

# Product Lines: 2002

Issued November 2005

EC02-52SL-LS

## 2002 Economic Census

*Finance and Insurance*

Subject Series



**USCENSUSBUREAU**

*Helping You Make Informed Decisions*

U.S. Department of Commerce  
Economics and Statistics Administration  
U.S. CENSUS BUREAU



## ACKNOWLEDGMENTS

This report was prepared in the Service Sector Statistics Division under the direction of **Bobby E. Russell**, Assistant Division Chief for Census Programs. Planning, management, and coordination of this report were under the supervision of **Steven M. Roman**, Chief, Utilities and Financial Census Branch, assisted by **Steven L. Barron**, **Amy R. Houtz**, **Faye A. Jacobs**, **Pamela J. Palmer**, **Maria A. Poschinger**, and **Vannah L. Beatty**. Primary staff assistance was provided by **Diane M. Carodiskey**, **James B. Chandler**, **Leah N. Cooper**, **Sandra K. Creech**, **Michael J. Garger**, **Lolita V. Jones**, **Aaron Z. Potacki**, **Karyn N. Reynolds**, **Charles T. Spradlin**, **Marlo N. Thornton**, and **Brianna M. Wills**.

Mathematical and statistical techniques, as well as the coverage operations were provided by **Ruth E. Detlefsen**, Assistant Division Chief for Research and Methodology, assisted by **Scot A. Dahl**, Leader, Census/Current Integration Group, with staff assistance from **Samson A. Adeshiyan** and **Anthony G. Tersine Jr.**

**Eddie J. Salyers**, Assistant Division Chief of Economic Planning and Coordination Division, was responsible for overseeing the editing and tabulation procedures and the interactive analytical software. **Dennis Shoemaker** and **Kim Wortman**, Special Assistants, **John D. Ward**, Chief, Analytical Branch, and **Brandy L. Yarbrough**, Chief, Edit Branch, were responsible for developing the systems and procedures for data collection, editing, review, and correction. **Donna L. Hambric**, Chief of the Economic Planning Staff, was responsible for overseeing the systems and information for dissemination. **Douglas J. Miller**, Chief, Tables and Dissemination Branch, assisted by **Lisa Aispuro**, **Jamie Fleming**, **Keith Fuller**, **Andrew W. Hait**, and **Kathy G. Padgett** were responsible for developing the data dissemination systems and procedures. The Geography Division staff, **Robert LaMacchia**, Chief, developed geographic coding procedures and associated computer programs.

The Economic Statistical Methods and Programming Division, **Howard R. Hogan**, Chief, developed and coordinated the computer processing systems. **Barry F. Sessamen**, Assistant Division Chief for Post Collection, was responsible for design and implementation of the processing systems and computer programs. **Gary T. Sheridan**, Chief, Macro Analytical Branch, assisted by **Apparao V. Katikineni** and **Edward F. Johnson**, provided computer programming and implementation.

The Systems Support Division provided the table composition system. **Robert Joseph Brown**, Table Image Processing System (TIPS) Senior Software Engineer, was responsible for the design and development of the TIPS, under the supervision of **Robert J. Bateman**, Assistant Division Chief, Information Systems.

The staff of the National Processing Center performed mailout preparation and receipt operations, clerical and analytical review activities, and data entry.

**Margaret A. Smith**, **Bernadette J. Beasley**, **Michael T. Browne**, and **Alan R. Plisch** of the Administrative and Customer Services Division, **Walter C. Odom**, Chief, provided publication and printing management, graphics design and composition, and editorial review for print and electronic media. General direction and production management were provided by **James R. Clark**, Assistant Division Chief, and **Susan L. Rappa**, Chief, Publications Services Branch.

Special acknowledgment is also due the many businesses whose cooperation contributed to the publication of these data.

## **2002 Economic Census**

*Finance and Insurance*

Subject Series



**U.S. Department of Commerce**

**Carlos M. Gutierrez,**

Secretary

**David A. Sampson,**

Deputy Secretary

**Economics and Statistics Administration**

**Kathleen B. Cooper,**

Under Secretary for  
Economic Affairs

**U.S. CENSUS BUREAU**

**Charles Louis Kincannon,**

Director

---



**Economics  
and Statistics  
Administration**

**Kathleen B. Cooper,**  
Under Secretary  
for Economic Affairs



**U.S. CENSUS BUREAU**

**Charles Louis Kincannon,**  
Director

**Hermann Habermann,**  
Deputy Director and  
Chief Operating Officer

**Thomas L. Mesenbourg,**  
Associate Director  
for Economic Programs

**C. Harvey Monk, Jr.,**  
Assistant Director  
for Economic Programs

**Mark E. Wallace,**  
Chief, Service Sector  
Statistics Division

## CONTENTS

---

|  |     |
|--|-----|
| Introduction to the Economic Census .....                          | v   |
| Finance and Insurance .....  | ix  |
| Tables   |     |
| 1. Product Lines by Kind of Business for the United States: 2002 . | 1   |
| Appendixes   |     |
| A. Explanation of Terms .....                                      | A-1 |
| B. NAICS Codes, Titles, and Descriptions .....                     | B-1 |
| C. Methodology .....   | C-1 |
| D. Geographic Notes .....  | --  |
| E. Metropolitan and Micropolitan Statistical Areas .....           | --  |

-- Not applicable for this report.

# Introduction to the Economic Census

---

## **PURPOSES AND USES OF THE ECONOMIC CENSUS**

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

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

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

## **INDUSTRY CLASSIFICATIONS**

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

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

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

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



---

## **RELATIONSHIP TO HISTORICAL INDUSTRY CLASSIFICATIONS**

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

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

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

## **BASIS OF REPORTING**

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

## **GEOGRAPHIC AREA CODING**

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

## **AVAILABILITY OF ADDITIONAL DATA**

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

## **HISTORICAL INFORMATION**

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

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

---

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

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

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

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

#### **SOURCES FOR MORE INFORMATION**

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



---

This page is intentionally blank.

# Finance and Insurance

---

## SCOPE

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

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

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

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

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

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

---

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

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

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

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

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

## REPORTS

The following reports provide statistics on this sector.

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

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

### Subject Series:

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

---

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

### **GEOGRAPHIC AREAS COVERED**

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

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

### **DOLLAR VALUES**

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

All dollar values are shown in thousands of dollars.

### **COMPARABILITY OF THE 1997 AND 2002 ECONOMIC CENSUSES**

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

### **RELIABILITY OF DATA**

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

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

---

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

## **DISCLOSURE**

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

## **AVAILABILITY OF MORE FREQUENT ECONOMIC DATA**

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

## **CONTACTS FOR DATA USERS**

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

## **ABBREVIATIONS AND SYMBOLS**

The following abbreviations and symbols are used with these data:

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

**Table 1. Product Lines by Kind of Business for the United States: 2002**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 52         |                   | Finance and insurance .....  | 440 268                              | X                       | 2 803 854 868                 | X                                    | 100.0                           | 83.6                                     |
|            | 50110             | Life insurance premiums earned - net .....   | N                                    | N                       | 121 166 476                   | N                                    | 4.3                             | X  |
|            | 50120             | Accident, health, and medical insurance premiums earned - net .....  | N                                    | N                       | 356 674 795                   | N                                    | 12.7                            | X  |
|            | 50130             | Property and casualty direct insurance premiums earned - net .....   | N                                    | N                       | 321 137 208                   | N                                    | 11.5                            | X  |
|            | 50160             | Title insurance premiums earned - net .....  | N                                    | N                       | 9 918 345                     | N                                    | .4                              | X  |
|            | 50170             | Other insurance premiums earned - net .....  | N                                    | N                       | 12 001 275                    | N                                    | .4                              | X  |
|            | 50180             | Reinsurance premiums - assumed .....   | N                                    | N                       | 59 670 332                    | N                                    | 2.1                             | X  |
|            | 50190             | Annuity revenue, including considerations and annuity fund deposit .....   | N                                    | N                       | 206 838 567                   | N                                    | 7.4                             | X  |
|            | 50340             | Realized capital gains (losses) on investment accounts .....   | N                                    | N                       | -4 840 655                    | N                                    | -2                              | X  |
|            | 50480             | Other investment income - net .....  | N                                    | N                       | 143 809 617                   | N                                    | 5.1                             | X  |
|            | 50510             | Income from fiduciary activities, including trust, custody, and escrow .....   | N                                    | N                       | 3 049                         | N                                    | Z                               | X  |
|            | 50520             | Asset/investment portfolio management fees .....   | N                                    | N                       | 8 118                         | N                                    | Z                               | X  |
|            | 50800             | Securities commissions .....   | N                                    | N                       | 431 173                       | N                                    | Z                               | X  |
|            | 50830             | Insurance commissions .....  | N                                    | N                       | 76 595 180                    | N                                    | 2.7                             | X  |
|            | 50840             | Fees collected for providing administrative services .....   | N                                    | N                       | 19 495 870                    | N                                    | .7                              | X  |
|            | 50850             | Third party administration and management fees .....   | N                                    | N                       | 18 392 138                    | N                                    | .7                              | X  |
|            | 50860             | Insurance claims adjusting/appraisal fees .....  | N                                    | N                       | 4 345 221                     | N                                    | .2                              | X  |
|            | 50870             | Other insurance consulting fees .....  | N                                    | N                       | 1 491 433                     | N                                    | .1                              | X  |
|            | 50880             | Fees from investment consulting and advice, excluding investment management for clients .....                                  | N                                    | N                       | 55 647                        | N                                    | Z                               | X  |
|            | 50890             | Title search, title reconveyance, and title abstract service fees .....  | N                                    | N                       | 1 776 901                     | N                                    | .1                              | X  |
|            | 50900             | Fees or commissions from risk consulting .....   | N                                    | N                       | 738 230                       | N                                    | Z                               | X  |
|            | 50910             | Fees or commissions from establishment and/or management of Employee Benefit Packages .....                                    | N                                    | N                       | 181 474                       | N                                    | Z                               | X  |
|            | 50990             | Revenue from all other insurance-related activities .....  | N                                    | N                       | 3 139 182                     | N                                    | .1                              | X  |
|            | 51200             | Real estate sales commissions .....  | N                                    | N                       | 53 495                        | N                                    | Z                               | X  |
|            | 51300             | Gross rents from real properties .....   | N                                    | N                       | 2 193 931                     | N                                    | .1                              | X  |
|            | 52000             | Gross rents from real property owned by this establishment .....   | N                                    | N                       | 18 157 844                    | N                                    | .6                              | X  |
|            | 52100             | Real estate brokerage fees and commissions .....   | N                                    | N                       | 15 175                        | N                                    | Z                               | X  |
|            | 52200             | Property management fees .....   | N                                    | N                       | 510 905                       | N                                    | Z                               | X  |
|            | 52410             | Receipts and/or commissions from operators of concessions on your premises .....   | N                                    | N                       | 652                           | N                                    | Z                               | X  |
|            | 52430             | Revenue from construction, remodeling, and repair work done for others .....   | N                                    | N                       | 41 276                        | N                                    | Z                               | X  |
|            | 52440             | Net gains (losses) from sales of real property owned by this establishment .....   | N                                    | N                       | 1 326 995                     | N                                    | Z                               | X  |
|            | 52450             | Other investment income - net .....  | N                                    | N                       | 145 391                       | N                                    | Z                               | X  |
|            | 52700             | Interest income .....  | N                                    | N                       | 2 223 662                     | N                                    | .1                              | X  |
|            | 52720             | Sales of merchandise .....   | N                                    | N                       | 1 324 858                     | N                                    | Z                               | X  |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....  | N                                    | N                       | 62 890 957                    | N                                    | 2.2                             | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....   | N                                    | N                       | 122 739 511                   | N                                    | 4.4                             | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....   | N                                    | N                       | 30 839 797                    | N                                    | 1.1                             | X  |
|            | 55040             | Loans to governments .....   | N                                    | N                       | 2 566 640                     | N                                    | .1                              | X  |
|            | 55050             | Loans to consumers - secured .....   | N                                    | N                       | 351 649 410                   | N                                    | 12.5                            | X  |
|            | 55070             | Loans to consumers - unsecured .....   | N                                    | N                       | 73 491 921                    | N                                    | 2.6                             | X  |
|            |                   | Credit financing products, except loans:   |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....   | N                                    | N                       | 65 093 232                    | N                                    | 2.3                             | X  |
|            | 55220             | Credit card association products - fees .....  | N                                    | N                       | 4 072 296                     | N                                    | .1                              | X  |
|            | 55230             | Factoring - fees .....   | N                                    | N                       | 1 892 520                     | N                                    | .1                              | X  |
|            | 55240             | Leasing products .....   | N                                    | N                       | 44 606 074                    | N                                    | 1.6                             | X  |
|            | 55250             | Installment credit products .....  | N                                    | N                       | 2 174 190                     | N                                    | .1                              | X  |
|            | 55260             | All other credit financing products .....  | N                                    | N                       | 5 057 653                     | N                                    | .2                              | X  |
|            |                   | Securities origination products:   |                                      |                         |                               |                                      |                                 |  |
|            | 55310             | Public offering products - equity securities .....   | N                                    | N                       | 10 234 488                    | N                                    | .4                              | X  |
|            | 55320             | Public offering products - debt securities .....   | N                                    | N                       | 7 127 236                     | N                                    | .3                              | X  |
|            | 55330             | Private placement - equity securities .....  | N                                    | N                       | 1 416 779                     | N                                    | .1                              | X  |
|            | 55340             | Private placement - debt securities .....  | N                                    | N                       | 1 748 980                     | N                                    | .1                              | X  |
|            |                   | Brokering and dealing products - debt instruments:   |                                      |                         |                               |                                      |                                 |  |
|            | 55410             | Negotiable certificates of deposit .....   | N                                    | N                       | 1 452 279                     | N                                    | .1                              | X  |
|            | 55420             | Commercial paper issued by financial institutions .....  | N                                    | N                       | 606 481                       | N                                    | Z                               | X  |
|            | 55430             | Commercial paper issued by nonfinancial institutions .....   | N                                    | N                       | 146 775                       | N                                    | Z                               | X  |
|            | 55440             | Bankers acceptance .....   | N                                    | N                       | 47 002                        | N                                    | Z                               | X  |
|            | 55450             | Treasury bills .....   | N                                    | N                       | 2 188 243                     | N                                    | .1                              | X  |
|            | 55460             | Other money market instruments .....   | N                                    | N                       | 7 264 283                     | N                                    | .3                              | X  |
|            | 55470             | Corporate and trust notes and bonds .....  | N                                    | N                       | 6 952 225                     | N                                    | .2                              | X  |
|            | 55480             | National government notes and bonds .....  | N                                    | N                       | 19 637 645                    | N                                    | .7                              | X  |
|            | 55490             | State provincial and local governments notes and bonds .....   | N                                    | N                       | 15 590 798                    | N                                    | .6                              | X  |
|            | 55610             | Brokering and dealing products, equities .....   | N                                    | N                       | 73 522 231                    | N                                    | 2.6                             | X  |
|            |                   | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded .....   | N                                    | N                       | 7 369 103                     | N                                    | .3                              | X  |
|            | 55720             | Option contracts, exchange-traded .....  | N                                    | N                       | 2 110 535                     | N                                    | .1                              | X  |
|            | 55730             | Forward contracts, traded over-the-counter .....   | N                                    | N                       | 1 026 755                     | N                                    | Z                               | X  |
|            | 55740             | Swaps, traded over-the-counter .....   | N                                    | N                       | 5 755 277                     | N                                    | .2                              | X  |
|            | 55750             | Option contracts traded over-the-counter .....   | N                                    | N                       | 896 769                       | N                                    | Z                               | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....  | N                                    | N                       | 1 448 368                     | N                                    | .1                              | X  |
|            | 55810             | Brokering and dealing foreign currency fees - wholesale .....  | N                                    | N                       | 360 748                       | N                                    | Z                               | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts ..... | N                                    | N                       | 10 629 872                    | N                                    | .4                              | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....                | N                                    | N                       | 1 859 971                     | N                                    | .1                              | X  |
|            | 56110             | Brokerage correspondent products - fees .....  | N                                    | N                       | 437 451                       | N                                    | Z                               | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....                     | N                                    | N                       | 3 153 741                     | N                                    | .1                              | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line   | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 52         |                   | Finance and insurance—Con.  |                                      |                         |                               |                                      |                                 |  |
|            | 56310             | Repurchase agreements - net gains (losses) .....  | N                                    | N                       | 7 603 936                     | N                                    | .3                              | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net ..... | N                                    | N                       | 1 705 527                     | N                                    | .1                              | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....                                  | N                                    | N                       | 30 567 112                    | N                                    | 1.1                             | X  |
|            | 56610             | Trading equities on own account - net gain (losses) .....   | N                                    | N                       | 6 517 625                     | N                                    | .2                              | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses) .....                              | N                                    | N                       | 7 765 787                     | N                                    | .3                              | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses) .....                                   | N                                    | N                       | 3 327 022                     | N                                    | .1                              | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....           | N                                    | N                       | 28 442 841                    | N                                    | 1.0                             | X  |
|            |                   | Deposit account related products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57010             | Fees for bundled deposit account services .....   | N                                    | N                       | 1 886 827                     | N                                    | .1                              | X  |
|            | 57020             | Fees for individual deposit account services .....  | N                                    | N                       | 38 042 094                    | N                                    | 1.4                             | X  |
|            |                   | Cash handling and management products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees .....   | N                                    | N                       | 3 159 194                     | N                                    | .1                              | X  |
|            | 57120             | Correspondent account products service fees .....   | N                                    | N                       | 17 832 129                    | N                                    | .6                              | X  |
|            | 57130             | Other cash handling and management product fees .....   | N                                    | N                       | 1 955 393                     | N                                    | .1                              | X  |
|            |                   | Document payment products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57210             | Cashier's and certified check fees .....  | N                                    | N                       | 554 433                       | N                                    | Z                               | X  |
|            | 57220             | Money order fees .....  | N                                    | N                       | 661 373                       | N                                    | Z                               | X  |
|            | 57230             | Travelers' check fees .....   | N                                    | N                       | 114 895                       | N                                    | Z                               | X  |
|            | 57240             | Other fees .....  | N                                    | N                       | 3 049 691                     | N                                    | .1                              | X  |
|            | 57310             | Foreign currency exchange fees - retail .....   | N                                    | N                       | 308 123                       | N                                    | Z                               | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....                                  | N                                    | N                       | 22 888 293                    | N                                    | .8                              | X  |
|            |                   | Management of financial market and clearing products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees .....  | N                                    | N                       | 12 021 474                    | N                                    | .4                              | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees .....                 | N                                    | N                       | 2 414 810                     | N                                    | .1                              | X  |
|            | 57530             | Access fees for security and commodity contract trade execution and clearing systems .....          | N                                    | N                       | 543 692                       | N                                    | Z                               | X  |
|            | 57540             | Security and commodity contract exchange and clearinghouse listing fees .....                       | N                                    | N                       | 1 100 282                     | N                                    | Z                               | X  |
|            |                   | Automated clearinghouse (ACH) products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57610             | ACH payroll deposit fees .....  | N                                    | N                       | 37 459                        | N                                    | Z                               | X  |
|            | 57620             | ACH bill and utility payment fees .....   | N                                    | N                       | 110 579                       | N                                    | Z                               | X  |
|            | 57630             | Other ACH fees .....  | N                                    | N                       | 4 781 797                     | N                                    | .2                              | X  |
|            |                   | Financial planning and investment management products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government .....           | N                                    | N                       | 44 142 493                    | N                                    | 1.6                             | X  |
|            | 57720             | Financial planning and investment management services for individuals .....                         | N                                    | N                       | 74 284 962                    | N                                    | 2.6                             | X  |
|            | 57810             | Other products supporting financial services - fees .....   | N                                    | N                       | 133 695 458                   | N                                    | 4.8                             | X  |
|            | 59810             | Other revenue .....   | N                                    | N                       | 25 197 998                    | N                                    | .9                              | X  |
| 521        |                   | Monetary authorities - central bank .....   | 47                                   | X                       | 28 909 454                    | X                                    | 100.0                           | 100.0                                    |
|            |                   | Loan income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....   | 39                                   | 28 909 454              | 289 093                       | 1.0                                  | 1.0                             | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....  | 39                                   | 28 909 454              | -289 093                      | -1.0                                 | -1.0                            | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses) .....                                   | 39                                   | 28 909 454              | 2 290 579                     | 7.9                                  | 7.9                             | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....           | 39                                   | 28 909 454              | 25 458 207                    | 88.1                                 | 88.1                            | X  |
|            |                   | Automated clearinghouse (ACH) products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57630             | Other ACH fees .....  | 39                                   | 28 909 454              | 871 575                       | 3.0                                  | 3.0                             | X  |
|            | 57810             | Other products supporting financial services - fees .....   | 39                                   | 28 909 454              | 289 093                       | 1.0                                  | 1.0                             | X  |
| 5211       |                   | Monetary authorities - central bank .....   | 47                                   | X                       | 28 909 454                    | X                                    | 100.0                           | 100.0                                    |
|            |                   | Loan income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....   | 39                                   | 28 909 454              | 289 093                       | 1.0                                  | 1.0                             | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....  | 39                                   | 28 909 454              | -289 093                      | -1.0                                 | -1.0                            | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses) .....                                   | 39                                   | 28 909 454              | 2 290 579                     | 7.9                                  | 7.9                             | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....           | 39                                   | 28 909 454              | 25 458 207                    | 88.1                                 | 88.1                            | X  |
|            |                   | Automated clearinghouse (ACH) products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57630             | Other ACH fees .....  | 39                                   | 28 909 454              | 871 575                       | 3.0                                  | 3.0                             | X  |
|            | 57810             | Other products supporting financial services - fees .....   | 39                                   | 28 909 454              | 289 093                       | 1.0                                  | 1.0                             | X  |
| 52111      |                   | Monetary authorities - central bank .....   | 47                                   | X                       | 28 909 454                    | X                                    | 100.0                           | 100.0                                    |
|            |                   | Loan income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....   | 39                                   | 28 909 454              | 289 093                       | 1.0                                  | 1.0                             | 100.0                                    |
|            | 55011             | Interest income .....   | 39                                   | 28 909 454              | 289 093                       | 1.0                                  | 1.0                             | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....  | 39                                   | 28 909 454              | -289 093                      | -1.0                                 | -1.0                            | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses) .....                                   | 39                                   | 28 909 454              | 2 290 579                     | 7.9                                  | 7.9                             | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....           | 39                                   | 28 909 454              | 25 458 207                    | 88.1                                 | 88.1                            | X  |
|            |                   | Automated clearinghouse (ACH) products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57630             | Other ACH fees .....  | 39                                   | 28 909 454              | 871 575                       | 3.0                                  | 3.0                             | X  |
|            | 57810             | Other products supporting financial services - fees .....   | 39                                   | 28 909 454              | 289 093                       | 1.0                                  | 1.0                             | X  |

See footnotes at end of table.



**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 521110     |                   | Monetary authorities - central bank .....  | 47                                   | X                       | 28 909 454                    | X                                    | 100.0                           | 100.0                                    |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....  | 39                                   |                         | 28 909 454                    | 289 093                              | 1.0                             | 1.0                                      |
|            | 55011             | Interest income .....  | 39                                   |                         | 28 909 454                    | 289 093                              | 1.0                             | 1.0                                      |
|            | 56310             | Repurchase agreements - net gains (losses) .....   | 39                                   |                         | 28 909 454                    | -289 093                             | -1.0                            | -1.0                                     |
|            | 56810             | Trading foreign currency on own account - net gain (losses) .....  | 39                                   |                         | 28 909 454                    | 2 290 579                            | 7.9                             | 7.9                                      |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....                                      | 39                                   |                         | 28 909 454                    | 25 458 207                           | 88.1                            | 88.1                                     |
|            |                   | Automated clearinghouse (ACH) products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57630             | Other ACH fees .....   | 39                                   |                         | 28 909 454                    | 871 575                              | 3.0                             | 3.0                                      |
|            | 57810             | Other products supporting financial services - fees .....  | 39                                   |                         | 28 909 454                    | 289 093                              | 1.0                             | 1.0                                      |
| 522        |                   | Credit intermediation and related activities .....   | 196 451                              | X                       | 1 055 713 787                 | X                                    | 100.0                           | 83.1                                     |
|            | 52720             | Sales of merchandise .....   | N                                    | N                       | 1 324 858                     | N                                    | .1                              | X  |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....  | N                                    | N                       | 61 448 777                    | N                                    | 5.8                             | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....   | N                                    | N                       | 121 858 644                   | N                                    | 11.5                            | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....   | N                                    | N                       | 30 393 530                    | N                                    | 2.9                             | X  |
|            | 55040             | Loans to governments .....   | N                                    | N                       | 2 507 497                     | N                                    | .2                              | X  |
|            | 55050             | Loans to consumers - secured .....   | N                                    | N                       | 351 649 410                   | N                                    | 33.3                            | X  |
|            | 55070             | Loans to consumers - unsecured .....   | N                                    | N                       | 73 491 921                    | N                                    | 7.0                             | X  |
|            |                   | Credit financing products, except loans:   |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....   | N                                    | N                       | 65 093 232                    | N                                    | 6.2                             | X  |
|            | 55220             | Credit card association products - fees .....  | N                                    | N                       | 4 072 296                     | N                                    | .4                              | X  |
|            | 55230             | Factoring - fees .....   | N                                    | N                       | 1 892 520                     | N                                    | .2                              | X  |
|            | 55240             | Leasing products .....   | N                                    | N                       | 44 606 074                    | N                                    | 4.2                             | X  |
|            | 55250             | Installment credit products .....  | N                                    | N                       | 2 174 190                     | N                                    | .2                              | X  |
|            | 55260             | All other credit financing products .....  | N                                    | N                       | 5 057 653                     | N                                    | .5                              | X  |
|            |                   | Securities origination products:   |                                      |                         |                               |                                      |                                 |  |
|            | 55310             | Public offering products - equity securities .....   | N                                    | N                       | 3 469 635                     | N                                    | .3                              | X  |
|            | 55320             | Public offering products - debt securities .....   | N                                    | N                       | 1 184 733                     | N                                    | .1                              | X  |
|            | 55330             | Private placement - equity securities .....  | N                                    | N                       | 11 443                        | N                                    | Z                               | X  |
|            | 55340             | Private placement - debt securities .....  | N                                    | N                       | 111 394                       | N                                    | Z                               | X  |
|            |                   | Brokering and dealing products - debt instruments:   |                                      |                         |                               |                                      |                                 |  |
|            | 55410             | Negotiable certificates of deposit .....   | N                                    | N                       | 534 797                       | N                                    | .1                              | X  |
|            | 55420             | Commercial paper issued by financial institutions .....  | N                                    | N                       | 360 170                       | N                                    | Z                               | X  |
|            | 55430             | Commercial paper issued by nonfinancial institutions .....   | N                                    | N                       | 67 109                        | N                                    | Z                               | X  |
|            | 55440             | Bankers acceptance .....   | N                                    | N                       | 38 639                        | N                                    | Z                               | X  |
|            | 55450             | Treasury bills .....   | N                                    | N                       | 512 389                       | N                                    | Z                               | X  |
|            | 55460             | Other money market instruments .....   | N                                    | N                       | 6 424 239                     | N                                    | .6                              | X  |
|            | 55470             | Corporate and trust notes and bonds .....  | N                                    | N                       | 2 475 043                     | N                                    | .2                              | X  |
|            | 55480             | National government notes and bonds .....  | N                                    | N                       | 10 053 614                    | N                                    | 1.0                             | X  |
|            | 55490             | State provincial and local governments notes and bonds .....   | N                                    | N                       | 11 068 144                    | N                                    | 1.0                             | X  |
|            | 55610             | Brokering and dealing products, equities .....   | N                                    | N                       | 1 817 884                     | N                                    | .2                              | X  |
|            |                   | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded .....   | N                                    | N                       | 483 507                       | N                                    | Z                               | X  |
|            | 55720             | Option contracts, exchange-traded .....  | N                                    | N                       | 272 305                       | N                                    | Z                               | X  |
|            | 55730             | Forward contracts, traded over-the-counter .....   | N                                    | N                       | 741 078                       | N                                    | .1                              | X  |
|            | 55740             | Swaps, traded over-the-counter .....   | N                                    | N                       | 4 832 528                     | N                                    | .5                              | X  |
|            | 55750             | Option contracts traded over-the-counter .....   | N                                    | N                       | 170 976                       | N                                    | Z                               | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....  | N                                    | N                       | 504 067                       | N                                    | Z                               | X  |
|            | 55810             | Brokering and dealing foreign currency fees - wholesale .....  | N                                    | N                       | 132 911                       | N                                    | Z                               | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts ..... | N                                    | N                       | 1 338 967                     | N                                    | .1                              | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....                | N                                    | N                       | 462 220                       | N                                    | Z                               | X  |
|            | 56110             | Brokerage correspondent products - fees .....  | N                                    | N                       | 165 193                       | N                                    | Z                               | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....                     | N                                    | N                       | 887 506                       | N                                    | .1                              | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....   | N                                    | N                       | 1 582 715                     | N                                    | .2                              | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net .....                            | N                                    | N                       | 914 100                       | N                                    | .1                              | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....   | N                                    | N                       | 16 932 425                    | N                                    | 1.6                             | X  |
|            | 56610             | Trading equities on own account - net gain (losses) .....  | N                                    | N                       | 1 388 150                     | N                                    | .1                              | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses) .....   | N                                    | N                       | 2 582 365                     | N                                    | .2                              | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses) .....  | N                                    | N                       | 291 868                       | N                                    | Z                               | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....                                      | N                                    | N                       | 1 160 937                     | N                                    | .1                              | X  |
|            |                   | Deposit account related products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57010             | Fees for bundled deposit account services .....  | N                                    | N                       | 1 886 827                     | N                                    | .2                              | X  |
|            | 57020             | Fees for individual deposit account services .....   | N                                    | N                       | 38 042 094                    | N                                    | 3.6                             | X  |
|            |                   | Cash handling and management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees .....  | N                                    | N                       | 3 159 194                     | N                                    | .3                              | X  |
|            | 57120             | Correspondent account products service fees .....  | N                                    | N                       | 17 832 129                    | N                                    | 1.7                             | X  |
|            | 57130             | Other cash handling and management product fees .....  | N                                    | N                       | 1 955 393                     | N                                    | .2                              | X  |
|            |                   | Document payment products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57210             | Cashier's and certified check fees .....   | N                                    | N                       | 554 433                       | N                                    | .1                              | X  |
|            | 57220             | Money order fees .....   | N                                    | N                       | 661 373                       | N                                    | .1                              | X  |
|            | 57230             | Travelers' check fees .....  | N                                    | N                       | 114 895                       | N                                    | Z                               | X  |
|            | 57240             | Other fees .....   | N                                    | N                       | 3 049 691                     | N                                    | .3                              | X  |
|            | 57310             | Foreign currency exchange fees - retail .....  | N                                    | N                       | 308 123                       | N                                    | Z                               | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....   | N                                    | N                       | 15 397 655                    | N                                    | 1.5                             | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 522        |                   | Credit intermediation and related activities—Con.  |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Management of financial market and clearing products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57520             | Payment clearing and settlement fees . . . . .   | N                                    | N                       | 10 230 269                    | N                                    | 1.0                             | X  |
|            | 57530             | Security and commodity contract trade execution, clearing and settlement fees . . . . .  | N                                    | N                       | 477 041                       | N                                    | Z                               | X  |
|            | 57540             | Access fees for security and commodity contract trade execution and clearing systems . . . . .                                     | N                                    | N                       | 1 449                         | N                                    | Z                               | X  |
|            | 57540             | Security and commodity contract exchange and clearinghouse listing fees . . . . .  | N                                    | N                       | 17 990                        | N                                    | Z                               | X  |
|            | 57610             | Automated clearinghouse (ACH) products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57620             | ACH payroll deposit fees . . . . .   | N                                    | N                       | 37 459                        | N                                    | Z                               | X  |
|            | 57630             | ACH bill and utility payment fees . . . . .  | N                                    | N                       | 110 579                       | N                                    | Z                               | X  |
|            | 57630             | Other ACH fees . . . . .   | N                                    | N                       | 3 910 222                     | N                                    | .4                              | X  |
|            | 57710             | Financial planning and investment management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57720             | Financial planning and investment management services for businesses and government . . . . .                                      | N                                    | N                       | 4 858 748                     | N                                    | .5                              | X  |
|            | 57810             | Financial planning and investment management services for individuals . . . . .  | N                                    | N                       | 4 489 501                     | N                                    | .4                              | X  |
|            | 57810             | Other products supporting financial services - fees . . . . .  | N                                    | N                       | 110 075 069                   | N                                    | 10.4                            | X  |
| 5221       |                   | Depository credit intermediation . . . . .   | 114 581                              | X                       | 604 573 768                   | X                                    | 100.0                           | 90.9                                     |
|            | 55010             | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55020             | Loans to financial businesses . . . . .  | N                                    | N                       | 33 018 975                    | N                                    | 5.5                             | X  |
|            | 55030             | Loans to nonfinancial businesses - secured . . . . .   | N                                    | N                       | 92 001 205                    | N                                    | 15.2                            | X  |
|            | 55040             | Loans to nonfinancial businesses - unsecured . . . . .   | N                                    | N                       | 21 773 471                    | N                                    | 3.6                             | X  |
|            | 55050             | Loans to governments . . . . .   | N                                    | N                       | 2 146 995                     | N                                    | .4                              | X  |
|            | 55070             | Loans to consumers - secured . . . . .   | N                                    | N                       | 159 496 333                   | N                                    | 26.4                            | X  |
|            | 55070             | Loans to consumers - unsecured . . . . .   | N                                    | N                       | 18 019 891                    | N                                    | 3.0                             | X  |
|            | 55210             | Credit financing products, except loans:   |                                      |                         |                               |                                      |                                 |  |
|            | 55220             | Credit card cardholder and merchant fees . . . . .   | N                                    | N                       | 21 498 990                    | N                                    | 3.6                             | X  |
|            | 55230             | Credit card association products - fees . . . . .  | N                                    | N                       | 768 928                       | N                                    | .1                              | X  |
|            | 55240             | Factoring - fees . . . . .   | N                                    | N                       | 127 039                       | N                                    | Z                               | X  |
|            | 55250             | Leasing products . . . . .   | N                                    | N                       | 8 179 984                     | N                                    | 1.4                             | X  |
|            | 55260             | Installment credit products . . . . .  | N                                    | N                       | 322 069                       | N                                    | .1                              | X  |
|            | 55260             | All other credit financing products . . . . .  | N                                    | N                       | 1 961 999                     | N                                    | .3                              | X  |
|            | 55310             | Securities origination products:   |                                      |                         |                               |                                      |                                 |  |
|            | 55320             | Public offering products - equity securities . . . . .   | N                                    | N                       | 3 469 574                     | N                                    | .6                              | X  |
|            | 55330             | Public offering products - debt securities . . . . .   | N                                    | N                       | 844 266                       | N                                    | .1                              | X  |
|            | 55340             | Private placement - equity securities . . . . .  | N                                    | N                       | 11 417                        | N                                    | Z                               | X  |
|            | 55340             | Private placement - debt securities . . . . .  | N                                    | N                       | 92 384                        | N                                    | Z                               | X  |
|            | 55410             | Brokering and dealing products - debt instruments:   |                                      |                         |                               |                                      |                                 |  |
|            | 55420             | Negotiable certificates of deposit . . . . .   | N                                    | N                       | 534 797                       | N                                    | .1                              | X  |
|            | 55430             | Commercial paper issued by financial institutions . . . . .  | N                                    | N                       | 360 170                       | N                                    | .1                              | X  |
|            | 55440             | Commercial paper issued by nonfinancial institutions . . . . .   | N                                    | N                       | 67 109                        | N                                    | Z                               | X  |
|            | 55450             | Bankers acceptance . . . . .   | N                                    | N                       | 38 639                        | N                                    | Z                               | X  |
|            | 55450             | Treasury bills . . . . .   | N                                    | N                       | 512 389                       | N                                    | .1                              | X  |
|            | 55460             | Other money market instruments . . . . .   | N                                    | N                       | 6 424 239                     | N                                    | 1.1                             | X  |
|            | 55470             | Corporate and trust notes and bonds . . . . .  | N                                    | N                       | 1 978 061                     | N                                    | .3                              | X  |
|            | 55480             | National government notes and bonds . . . . .  | N                                    | N                       | 9 828 669                     | N                                    | 1.6                             | X  |
|            | 55490             | State provincial and local governments notes and bonds . . . . .   | N                                    | N                       | 11 012 182                    | N                                    | 1.8                             | X  |
|            | 55610             | Brokering and dealing products, equities . . . . .   | N                                    | N                       | 1 817 884                     | N                                    | .3                              | X  |
|            | 55710             | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                      |                                 |  |
|            | 55720             | Futures contracts, exchange-traded . . . . .   | N                                    | N                       | 185 452                       | N                                    | Z                               | X  |
|            | 55730             | Option contracts, exchange-traded . . . . .  | N                                    | N                       | 263 373                       | N                                    | Z                               | X  |
|            | 55740             | Forward contracts, traded over-the-counter . . . . .   | N                                    | N                       | 554 983                       | N                                    | .1                              | X  |
|            | 55750             | Swaps, traded over-the-counter . . . . .   | N                                    | N                       | 4 818 843                     | N                                    | .8                              | X  |
|            | 55760             | Option contracts traded over-the-counter . . . . .   | N                                    | N                       | 147 699                       | N                                    | Z                               | X  |
|            | 55770             | Other derivative contracts, traded over-the-counter . . . . .  | N                                    | N                       | 439 183                       | N                                    | .1                              | X  |
|            | 55810             | Brokering and dealing foreign currency fees - wholesale . . . . .  | N                                    | N                       | 124 819                       | N                                    | Z                               | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts . . . . . | N                                    | N                       | 1 305 233                     | N                                    | .2                              | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates . . . . .                | N                                    | N                       | 217 506                       | N                                    | Z                               | X  |
|            | 56110             | Brokerage correspondent products - fees . . . . .  | N                                    | N                       | 70 803                        | N                                    | Z                               | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts . . . . .                     | N                                    | N                       | 839 131                       | N                                    | .1                              | X  |
|            | 56310             | Repurchase agreements - net gains (losses) . . . . .   | N                                    | N                       | 1 559 883                     | N                                    | .3                              | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net . . . . .                            | N                                    | N                       | 863 560                       | N                                    | .1                              | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) . . . . .   | N                                    | N                       | 12 358 694                    | N                                    | 2.0                             | X  |
|            | 56610             | Trading equities on own account - net gain (losses) . . . . .  | N                                    | N                       | 1 262 798                     | N                                    | .2                              | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses) . . . . .   | N                                    | N                       | 2 728 714                     | N                                    | .5                              | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses) . . . . .  | N                                    | N                       | 282 716                       | N                                    | Z                               | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) . . . . .                                      | N                                    | N                       | 1 064 100                     | N                                    | .2                              | X  |
|            | 57010             | Deposit account related products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57020             | Fees for bundled deposit account services . . . . .  | N                                    | N                       | 1 858 291                     | N                                    | .3                              | X  |
|            | 57020             | Fees for individual deposit account services . . . . .   | N                                    | N                       | 36 675 667                    | N                                    | 6.1                             | X  |
|            | 57110             | Cash handling and management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57120             | Business account and cash management service fees . . . . .  | N                                    | N                       | 2 729 057                     | N                                    | .5                              | X  |
|            | 57130             | Correspondent account products service fees . . . . .  | N                                    | N                       | 17 804 138                    | N                                    | 2.9                             | X  |
|            | 57130             | Other cash handling and management product fees . . . . .  | N                                    | N                       | 1 283 156                     | N                                    | .2                              | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 5221       |                   | Depository credit intermediation—Con.  |                                      |                         |                               |                                      |                                 |  |
|            |                   | Document payment products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57210             | Cashier's and certified check fees .....   | N                                    | N                       | 176 692                       | N                                    | Z                               | X  |
|            | 57220             | Money order fees .....   | N                                    | N                       | 80 588                        | N                                    | Z                               | X  |
|            | 57230             | Travelers' check fees .....  | N                                    | N                       | 47 351                        | N                                    | Z                               | X  |
|            | 57240             | Other fees .....   | N                                    | N                       | 1 758 757                     | N                                    | .3                              | X  |
|            | 57310             | Foreign currency exchange fees - retail.....   | N                                    | N                       | 205 880                       | N                                    | Z                               | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....                         | N                                    | N                       | 15 071 942                    | N                                    | 2.5                             | X  |
|            |                   | Management of financial market and clearing products:                                      |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees .....   | N                                    | N                       | 1 233 881                     | N                                    | .2                              | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees .....        | N                                    | N                       | 390 347                       | N                                    | .1                              | X  |
|            | 57530             | Access fees for security and commodity contract trade execution and clearing systems ..... | N                                    | N                       | 1 449                         | N                                    | Z                               | X  |
|            | 57540             | Security and commodity contract exchange and clearinghouse listing fees .....              | N                                    | N                       | 17 990                        | N                                    | Z                               | X  |
|            |                   | Automated clearinghouse (ACH) products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57610             | ACH payroll deposit fees .....   | N                                    | N                       | 27 120                        | N                                    | Z                               | X  |
|            | 57620             | ACH bill and utility payment fees .....  | N                                    | N                       | 26 735                        | N                                    | Z                               | X  |
|            | 57630             | Other ACH fees .....   | N                                    | N                       | 134 072                       | N                                    | Z                               | X  |
|            |                   | Financial planning and investment management products:                                     |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government .....  | N                                    | N                       | 4 754 688                     | N                                    | .8                              | X  |
|            | 57720             | Financial planning and investment management services for individuals .....                | N                                    | N                       | 3 011 736                     | N                                    | .5                              | X  |
|            | 57810             | Other products supporting financial services - fees .....                                  | N                                    | N                       | 91 889 082                    | N                                    | 15.2                            | X  |
| 52211      |                   | Commercial banking .....   | 81 357                               | X                       | 488 659 993                   | X                                    | 100.0                           | 91.8                                     |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....  | Q                                    | Q                       | 20 964 854                    | Q                                    | 4.3                             | 91.7                                     |
|            | 55011             | Interest income .....  | Q                                    | Q                       | 19 918 594                    | Q                                    | 4.1                             | X  |
|            | 55012             | Origination fees .....   | Q                                    | Q                       | 244 067                       | Q                                    | .1                              | X  |
|            | 55013             | Other fees .....   | Q                                    | Q                       | 802 193                       | Q                                    | .2                              | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....   | Q                                    | Q                       | 82 315 613                    | Q                                    | 16.8                            | 91.8                                     |
|            | 55021             | Interest income .....  | Q                                    | Q                       | 78 824 352                    | Q                                    | 16.1                            | X  |
|            | 55022             | Origination fees .....   | Q                                    | Q                       | 1 377 546                     | Q                                    | .3                              | X  |
|            | 55023             | Other fees .....   | Q                                    | Q                       | 2 113 715                     | Q                                    | .4                              | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....   | Q                                    | Q                       | 21 045 944                    | Q                                    | 4.3                             | 91.7                                     |
|            | 55031             | Interest income .....  | Q                                    | Q                       | 19 786 233                    | Q                                    | 4.0                             | X  |
|            | 55032             | Origination fees .....   | Q                                    | Q                       | 365 041                       | Q                                    | .1                              | X  |
|            | 55033             | Other fees .....   | Q                                    | Q                       | 894 670                       | Q                                    | .2                              | X  |
|            | 55040             | Loans to governments .....   | Q                                    | Q                       | 1 876 811                     | Q                                    | .4                              | 91.8                                     |
|            | 55041             | Interest income .....  | Q                                    | Q                       | 1 863 346                     | Q                                    | .4                              | X  |
|            | 55042             | Origination fees .....   | Q                                    | Q                       | 3 511                         | Q                                    | .0                              | X  |
|            | 55043             | Other fees .....   | Q                                    | Q                       | 9 954                         | Q                                    | .0                              | X  |
|            | 55050             | Loans to consumers - secured .....   | Q                                    | Q                       | 103 885 736                   | Q                                    | 21.3                            | 91.4                                     |
|            |                   | Interest income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....   | Q                                    | Q                       | 66 324 448                    | Q                                    | 13.6                            | X  |
|            | 55052             | Home equity loans .....  | Q                                    | Q                       | 7 758 281                     | Q                                    | 1.6                             | X  |
|            | 55053             | Vehicle loans .....  | Q                                    | Q                       | 8 143 755                     | Q                                    | 1.7                             | X  |
|            | 55054             | Other loans to consumers .....   | Q                                    | Q                       | 16 065 780                    | Q                                    | 3.3                             | X  |
|            |                   | Origination fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans .....   | Q                                    | Q                       | 2 174 066                     | Q                                    | .4                              | X  |
|            | 55056             | Home equity loans .....  | Q                                    | Q                       | 133 401                       | Q                                    | .0                              | X  |
|            | 55057             | Vehicle loans .....  | Q                                    | Q                       | 84 483                        | Q                                    | .0                              | X  |
|            | 55058             | Other loans to consumers .....   | Q                                    | Q                       | 207 586                       | Q                                    | .0                              | X  |
|            |                   | Other fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....   | Q                                    | Q                       | 2 113 808                     | Q                                    | .4                              | X  |
|            | 55061             | Home equity loans .....  | Q                                    | Q                       | 105 800                       | Q                                    | .0                              | X  |
|            | 55062             | Vehicle loans .....  | Q                                    | Q                       | 361 912                       | Q                                    | .1                              | X  |
|            | 55063             | Other loans to consumers .....   | Q                                    | Q                       | 412 416                       | Q                                    | .1                              | X  |
|            | 55070             | Loans to consumers - unsecured .....   | Q                                    | Q                       | 14 690 457                    | Q                                    | 3.0                             | 91.4                                     |
|            |                   | Interest income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55071             | Personal lines of credit .....   | Q                                    | Q                       | 13 030 021                    | Q                                    | 2.7                             | X  |
|            | 55074             | Other loans to consumers .....   | Q                                    | Q                       | 1 234 407                     | Q                                    | .3                              | X  |
|            |                   | Origination fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55075             | Personal lines of credit .....   | Q                                    | Q                       | 112 813                       | Q                                    | .0                              | X  |
|            | 55078             | Other loans to consumers .....   | Q                                    | Q                       | 35 433                        | Q                                    | .0                              | X  |
|            |                   | Other fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55079             | Personal lines of credit .....   | Q                                    | Q                       | 189 900                       | Q                                    | .0                              | X  |
|            | 55083             | Other loans to consumers .....   | Q                                    | Q                       | 87 883                        | Q                                    | .0                              | X  |
|            |                   | Credit financing products, except loans:   |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....   | Q                                    | Q                       | 18 190 367                    | Q                                    | 3.7                             | 78.2                                     |
|            | 55211             | Interest income .....  | Q                                    | Q                       | 14 950 596                    | Q                                    | 3.1                             | X  |
|            | 55212             | Cardholder fees .....  | Q                                    | Q                       | 1 077 920                     | Q                                    | .2                              | X  |
|            | 55213             | Merchant fees .....  | Q                                    | Q                       | 2 161 820                     | Q                                    | .4                              | X  |
|            | 55220             | Credit card association products - fees .....  | Q                                    | Q                       | 425 712                       | Q                                    | .1                              | X  |
|            | 55230             | Factoring - fees .....   | Q                                    | Q                       | 125 232                       | Q                                    | .0                              | X  |
|            | 55240             | Leasing products .....   | Q                                    | Q                       | 7 855 308                     | Q                                    | 1.6                             | 91.0                                     |
|            | 55241             | Interest income - motor vehicle leases .....   | Q                                    | Q                       | 442 883                       | Q                                    | .1                              | X  |
|            | 55242             | Interest income - other leases .....   | Q                                    | Q                       | 7 204 162                     | Q                                    | 1.5                             | X  |
|            | 55243             | Fees - motor vehicle leases .....  | Q                                    | Q                       | 130 818                       | Q                                    | .0                              | X  |
|            | 55244             | Fees from other leases, except real estate rents .....                                     | Q                                    | Q                       | 77 445                        | Q                                    | .0                              | X  |
|            | 55250             | Installment credit products .....  | Q                                    | Q                       | 148 951                       | Q                                    | .0                              | 91.2                                     |
|            | 55251             | Interest income .....  | Q                                    | Q                       | 138 810                       | Q                                    | .0                              | X  |
|            | 55252             | Fees .....   | Q                                    | Q                       | 10 141                        | Q                                    | .0                              | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 52211      |                   | Commercial banking—Con.  |                                      |                         |                               |                                      |                                 |  |
|            |                   | Credit financing products, except loans—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 55260             | All other credit financing products.....   | Q                                    | Q                       | 1 520 625                     | Q                                    | .3                              | 91.8                                     |
|            | 55261             | Interest income .....  | Q                                    | Q                       | 1 373 691                     | Q                                    | .3                              | X  |
|            | 55262             | Fees .....   | Q                                    | Q                       | 146 934                       | Q                                    | Z                               | X  |
|            |                   | Securities origination products:   |                                      |                         |                               |                                      |                                 |  |
|            | 55310             | Public offering products - equity securities .....   | Q                                    | Q                       | 205 893                       | Q                                    | Z                               | X  |
|            | 55320             | Public offering products - debt securities .....   | Q                                    | Q                       | 700 510                       | Q                                    | .1                              | X  |
|            | 55330             | Private placement - equity securities .....  | Q                                    | Q                       | 9 859                         | Q                                    | Z                               | X  |
|            | 55340             | Private placement - debt securities .....  | Q                                    | Q                       | 90 987                        | Q                                    | Z                               | X  |
|            |                   | Brokering and dealing products - debt instruments:   |                                      |                         |                               |                                      |                                 |  |
|            | 55410             | Negotiable certificates of deposit .....   | Q                                    | Q                       | 514 639                       | Q                                    | .1                              | 88.6                                     |
|            | 55411             | Fees and commissions .....   | Q                                    | Q                       | 54 672                        | Q                                    | Z                               | X  |
|            | 55412             | Net gains (losses) in trading accounts, excluding interest income ..   | Q                                    | Q                       | 26 789                        | Q                                    | Z                               | X  |
|            | 55413             | Interest income from trading accounts .....  | Q                                    | Q                       | 424 003                       | Q                                    | .1                              | X  |
|            | 55414             | Margin interest .....  | Q                                    | Q                       | 9 175                         | Q                                    | Z                               | X  |
|            | 55420             | Commercial paper issued by financial institutions .....  | Q                                    | Q                       | 305 489                       | Q                                    | .1                              | 91.8                                     |
|            | 55421             | Fees and commissions .....   | Q                                    | Q                       | 9 472                         | Q                                    | Z                               | X  |
|            | 55422             | Net gains (losses) in trading accounts, excluding interest income ..   | Q                                    | Q                       | 3 891                         | Q                                    | Z                               | X  |
|            | 55423             | Interest income from trading accounts .....  | Q                                    | Q                       | 175 868                       | Q                                    | Z                               | X  |
|            | 55424             | Margin interest .....  | Q                                    | Q                       | 116 258                       | Q                                    | Z                               | X  |
|            | 55430             | Commercial paper issued by nonfinancial institutions .....   | Q                                    | Q                       | 49 400                        | Q                                    | Z                               | 91.8                                     |
|            | 55431             | Fees and commissions .....   | Q                                    | Q                       | 5 273                         | Q                                    | Z                               | X  |
|            | 55432             | Net gains (losses) in trading accounts, excluding interest income ..   | Q                                    | Q                       | 1 896                         | Q                                    | Z                               | X  |
|            | 55433             | Interest income from trading accounts .....  | Q                                    | Q                       | 40 040                        | Q                                    | Z                               | X  |
|            | 55434             | Margin interest .....  | Q                                    | Q                       | 2 191                         | Q                                    | Z                               | X  |
|            | 55440             | Bankers acceptance .....   | Q                                    | Q                       | 34 640                        | Q                                    | Z                               | 91.8                                     |
|            | 55441             | Fees and commissions .....   | Q                                    | Q                       | 6 924                         | Q                                    | Z                               | X  |
|            | 55442             | Net gains (losses) in trading accounts, excluding interest income ..   | Q                                    | Q                       | 727                           | Q                                    | Z                               | X  |
|            | 55443             | Interest income from trading accounts .....  | Q                                    | Q                       | 25 824                        | Q                                    | Z                               | X  |
|            | 55444             | Margin interest .....  | Q                                    | Q                       | 1 165                         | Q                                    | Z                               | X  |
|            | 55450             | Treasury bills .....   | Q                                    | Q                       | 476 048                       | Q                                    | .1                              | 91.7                                     |
|            | 55451             | Fees and commissions .....   | Q                                    | Q                       | 107 924                       | Q                                    | Z                               | X  |
|            | 55452             | Net gains (losses) in trading accounts, excluding interest income ..   | Q                                    | Q                       | 3 683                         | Q                                    | Z                               | X  |
|            | 55453             | Interest income from trading accounts .....  | Q                                    | Q                       | 343 620                       | Q                                    | .1                              | X  |
|            | 55454             | Margin interest .....  | Q                                    | Q                       | 20 821                        | Q                                    | Z                               | X  |
|            | 55460             | Other money market instruments .....   | Q                                    | Q                       | 3 736 796                     | Q                                    | .8                              | 88.9                                     |
|            | 55461             | Fees and commissions .....   | Q                                    | Q                       | 2 760 560                     | Q                                    | .6                              | X  |
|            | 55462             | Net gains (losses) in trading accounts, excluding interest income ..   | Q                                    | Q                       | 50 741                        | Q                                    | Z                               | X  |
|            | 55463             | Interest income from trading accounts .....  | Q                                    | Q                       | 778 766                       | Q                                    | .2                              | X  |
|            | 55464             | Margin interest .....  | Q                                    | Q                       | 146 729                       | Q                                    | Z                               | X  |
|            | 55470             | Corporate and trust notes and bonds .....  | Q                                    | Q                       | 1 391 650                     | Q                                    | .3                              | 91.4                                     |
|            | 55471             | Fees and commissions .....   | Q                                    | Q                       | 161 925                       | Q                                    | Z                               | X  |
|            | 55472             | Net gains (losses) in trading accounts, excluding interest income ..   | Q                                    | Q                       | 64 019                        | Q                                    | Z                               | X  |
|            | 55473             | Interest income from trading accounts .....  | Q                                    | Q                       | 860 940                       | Q                                    | .2                              | X  |
|            | 55474             | Margin interest .....  | Q                                    | Q                       | 304 766                       | Q                                    | .1                              | X  |
|            | 55480             | National government notes and bonds .....  | Q                                    | Q                       | 8 054 219                     | Q                                    | 1.6                             | 91.7                                     |
|            | 55481             | Fees and commissions .....   | Q                                    | Q                       | 294 305                       | Q                                    | .1                              | X  |
|            | 55482             | Net gains (losses) in trading accounts, excluding interest income ..   | Q                                    | Q                       | 1 06 895                      | Q                                    | Z                               | X  |
|            | 55483             | Interest income from trading accounts .....  | Q                                    | Q                       | 7 121 132                     | Q                                    | 1.5                             | X  |
|            | 55484             | Margin interest .....  | Q                                    | Q                       | 531 886                       | Q                                    | .1                              | X  |
|            | 55490             | State provincial and local governments notes and bonds .....   | Q                                    | Q                       | 10 922 685                    | Q                                    | 2.2                             | 91.8                                     |
|            | 55491             | Fees and commissions .....   | Q                                    | Q                       | 87 785                        | Q                                    | Z                               | X  |
|            | 55492             | Net gains (losses) in trading accounts, excluding interest income ..   | Q                                    | Q                       | 16 061                        | Q                                    | Z                               | X  |
|            | 55493             | Interest income from trading accounts .....  | Q                                    | Q                       | 10 734 624                    | Q                                    | 2.2                             | X  |
|            | 55494             | Margin interest .....  | Q                                    | Q                       | 84 215                        | Q                                    | Z                               | X  |
|            | 55610             | Brokering and dealing products, equities .....   | Q                                    | Q                       | 607 889                       | Q                                    | .1                              | 91.8                                     |
|            | 55611             | Fees and commissions .....   | Q                                    | Q                       | 227 064                       | Q                                    | Z                               | X  |
|            | 55612             | Net gains (losses) in trading accounts, excluding interest income ..   | Q                                    | Q                       | 40 423                        | Q                                    | Z                               | X  |
|            | 55613             | Interest income from trading accounts .....  | Q                                    | Q                       | 325 588                       | Q                                    | .1                              | X  |
|            | 55614             | Margin interest .....  | Q                                    | Q                       | 14 814                        | Q                                    | Z                               | X  |
|            |                   | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded .....   | Q                                    | Q                       | 175 352                       | Q                                    | Z                               | 76.9                                     |
|            | 55711             | Fees and commissions .....   | Q                                    | Q                       | 69 165                        | Q                                    | Z                               | X  |
|            | 55712             | Net gains (losses) in trading accounts, excluding interest income ..   | Q                                    | Q                       | -17 810                       | Q                                    | Z                               | X  |
|            | 55713             | Interest income from trading accounts .....  | Q                                    | Q                       | 122 799                       | Q                                    | Z                               | X  |
|            | 55714             | Margin interest .....  | Q                                    | Q                       | 1 198                         | Q                                    | Z                               | X  |
|            | 55720             | Option contracts, exchange-traded .....  | Q                                    | Q                       | 263 205                       | Q                                    | .1                              | 91.8                                     |
|            | 55721             | Fees and commissions .....   | Q                                    | Q                       | 517                           | Q                                    | Z                               | X  |
|            | 55722             | Net gains (losses) in trading accounts, excluding interest income ..   | Q                                    | Q                       | 262 642                       | Q                                    | .1                              | X  |
|            | 55723             | Interest income from trading accounts .....  | Q                                    | Q                       | 46                            | Q                                    | Z                               | X  |
|            | 55730             | Forward contracts, traded over-the-counter .....   | Q                                    | Q                       | 534 322                       | Q                                    | .1                              | 81.1                                     |
|            | 55731             | Fees and commissions .....   | Q                                    | Q                       | 62 966                        | Q                                    | Z                               | X  |
|            | 55732             | Net gains (losses) in trading accounts, excluding interest income ..   | Q                                    | Q                       | 410 591                       | Q                                    | .1                              | X  |
|            | 55733             | Interest income from trading accounts .....  | Q                                    | Q                       | 60 765                        | Q                                    | Z                               | X  |
|            | 55740             | Swaps, traded over-the-counter .....   | Q                                    | Q                       | 4 797 373                     | Q                                    | 1.0                             | 90.2                                     |
|            | 55741             | Fees and commissions .....   | Q                                    | Q                       | 86 778                        | Q                                    | Z                               | X  |
|            | 55742             | Net gains (losses) in trading accounts, excluding interest income ..   | Q                                    | Q                       | 3 346 058                     | Q                                    | .7                              | X  |
|            | 55743             | Interest income from trading accounts .....  | Q                                    | Q                       | 1 362 560                     | Q                                    | .3                              | X  |
|            | 55750             | Option contracts traded over-the-counter .....   | Q                                    | Q                       | 147 465                       | Q                                    | Z                               | 91.8                                     |
|            | 55751             | Fees and commissions .....   | Q                                    | Q                       | 476                           | Q                                    | Z                               | X  |
|            | 55752             | Net gains (losses) in trading accounts, excluding interest income ..   | Q                                    | Q                       | 144 460                       | Q                                    | Z                               | X  |
|            | 55753             | Interest income from trading accounts .....  | Q                                    | Q                       | 2 529                         | Q                                    | Z                               | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....  | Q                                    | Q                       | 434 217                       | Q                                    | .1                              | 86.9                                     |
|            | 55761             | Fees and commissions .....   | Q                                    | Q                       | 25 030                        | Q                                    | Z                               | X  |
|            | 55762             | Net gains (losses) in trading accounts, excluding interest income ..   | Q                                    | Q                       | 335 487                       | Q                                    | .1                              | X  |
|            | 55763             | Interest income from trading accounts .....  | Q                                    | Q                       | 72 226                        | Q                                    | Z                               | X  |
|            | 55810             | Brokering and dealing foreign currency fees - wholesale .....  | Q                                    | Q                       | 120 497                       | Q                                    | Z                               | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts ..... | Q                                    | Q                       | 1 241 866                     | Q                                    | .3                              | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....                | Q                                    | Q                       | 141 992                       | Q                                    | Z                               | X  |
|            | 56110             | Brokerage correspondent products - fees .....  | Q                                    | Q                       | 61 938                        | Q                                    | Z                               | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 52211      |                   | Commercial banking—Con.  |                                      |                         |                               |                                      |                                 |  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts ..... | Q                                    | Q                       | 671 726                       | Q                                    | .1                              | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....   | Q                                    | Q                       | 1 543 776                     | Q                                    | .3                              | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net .....        | Q                                    | Q                       | 846 330                       | Q                                    | .2                              | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....   | Q                                    | Q                       | 11 506 682                    | Q                                    | 2.4                             | X  |
|            | 56610             | Trading equities on own account - net gain (losses) .....  | Q                                    | Q                       | 1 135 139                     | Q                                    | .2                              | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses) .....                                     | Q                                    | Q                       | 2 716 938                     | Q                                    | .6                              | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses) .....  | Q                                    | Q                       | 227 987                       | Q                                    | Z                               | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....                  | Q                                    | Q                       | 527 386                       | Q                                    | .1                              | X  |
|            |                   | Deposit account related products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57010             | Fees for bundled deposit account services .....  | Q                                    | Q                       | 1 483 905                     | Q                                    | .3                              | X  |
|            | 57020             | Fees for individual deposit account services .....   | Q                                    | Q                       | 30 257 378                    | Q                                    | 6.2                             | 91.2                                     |
|            | 57021             | ATM charges and other electronic transaction fees .....  | Q                                    | Q                       | 3 064 567                     | Q                                    | .6                              | X  |
|            | 57022             | Other deposit account service fees .....   | Q                                    | Q                       | 27 192 811                    | Q                                    | 5.6                             | X  |
|            |                   | Cash handling and management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees .....  | Q                                    | Q                       | 2 419 387                     | Q                                    | .5                              | 90.3                                     |
|            | 57111             | Fees for bundled services .....  | Q                                    | Q                       | 1 241 163                     | Q                                    | .3                              | X  |
|            | 57112             | Fees for individual services .....   | Q                                    | Q                       | 1 178 224                     | Q                                    | .2                              | X  |
|            | 57120             | Correspondent account products service fees .....  | Q                                    | Q                       | 17 677 480                    | Q                                    | 3.6                             | X  |
|            | 57130             | Other cash handling and management product fees .....  | Q                                    | Q                       | 1 205 213                     | Q                                    | .2                              | X  |
|            |                   | Document payment products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57210             | Cashier's and certified check fees .....   | Q                                    | Q                       | 137 457                       | Q                                    | Z                               | X  |
|            | 57220             | Money order fees .....   | Q                                    | Q                       | 39 029                        | Q                                    | Z                               | X  |
|            | 57230             | Travelers' check fees .....  | Q                                    | Q                       | 27 349                        | Q                                    | Z                               | X  |
|            | 57240             | Other fees .....   | Q                                    | Q                       | 1 473 411                     | Q                                    | .3                              | X  |
|            | 57310             | Foreign currency exchange fees - retail .....  | Q                                    | Q                       | 194 707                       | Q                                    | Z                               | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....   | Q                                    | Q                       | 14 754 637                    | Q                                    | 3.0                             | X  |
|            |                   | Management of financial market and clearing products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees .....   | Q                                    | Q                       | 970 589                       | Q                                    | .2                              | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees .....                        | Q                                    | Q                       | 178 831                       | Q                                    | Z                               | X  |
|            | 57530             | Access fees for security and commodity contract trade execution and clearing systems .....                 | Q                                    | Q                       | 680                           | Q                                    | Z                               | X  |
|            | 57540             | Security and commodity contract exchange and clearinghouse listing fees .....                              | Q                                    | Q                       | 6 070                         | Q                                    | Z                               | X  |
|            |                   | Automated clearinghouse (ACH) products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57610             | ACH payroll deposit fees .....   | Q                                    | Q                       | 20 031                        | Q                                    | Z                               | X  |
|            | 57620             | ACH bill and utility payment fees .....  | Q                                    | Q                       | 16 694                        | Q                                    | Z                               | X  |
|            | 57630             | Other ACH fees .....   | Q                                    | Q                       | 52 694                        | Q                                    | Z                               | X  |
|            |                   | Financial planning and investment management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government .....                  | Q                                    | Q                       | 4 715 868                     | Q                                    | 1.0                             | X  |
|            | 57720             | Financial planning and investment management services for individuals .....                                | Q                                    | Q                       | 2 826 854                     | Q                                    | .6                              | X  |
|            | 57810             | Other products supporting financial services - fees .....  | Q                                    | Q                       | 82 961 224                    | Q                                    | 17.0                            | X  |
| 522110     |                   | Commercial banking .....   | 81 357                               | X                       | 488 659 993                   | X                                    | 100.0                           | 91.8                                     |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....  | Q                                    | Q                       | 20 964 854                    | Q                                    | 4.3                             | 91.7                                     |
|            | 55011             | Interest income .....  | Q                                    | Q                       | 19 918 594                    | Q                                    | 4.1                             | X  |
|            | 55012             | Origination fees .....   | Q                                    | Q                       | 244 067                       | Q                                    | .1                              | X  |
|            | 55013             | Other fees .....   | Q                                    | Q                       | 802 193                       | Q                                    | .2                              | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....   | Q                                    | Q                       | 82 315 613                    | Q                                    | 16.8                            | 91.8                                     |
|            | 55021             | Interest income .....  | Q                                    | Q                       | 78 824 352                    | Q                                    | 16.1                            | X  |
|            | 55022             | Origination fees .....   | Q                                    | Q                       | 1 377 546                     | Q                                    | .3                              | X  |
|            | 55023             | Other fees .....   | Q                                    | Q                       | 2 113 715                     | Q                                    | .4                              | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....   | Q                                    | Q                       | 21 045 944                    | Q                                    | 4.3                             | 91.7                                     |
|            | 55031             | Interest income .....  | Q                                    | Q                       | 19 786 233                    | Q                                    | 4.0                             | X  |
|            | 55032             | Origination fees .....   | Q                                    | Q                       | 365 041                       | Q                                    | .1                              | X  |
|            | 55033             | Other fees .....   | Q                                    | Q                       | 894 670                       | Q                                    | .2                              | X  |
|            | 55040             | Loans to governments .....   | Q                                    | Q                       | 1 876 811                     | Q                                    | .4                              | 91.8                                     |
|            | 55041             | Interest income .....  | Q                                    | Q                       | 1 863 346                     | Q                                    | .4                              | X  |
|            | 55042             | Origination fees .....   | Q                                    | Q                       | 3 511                         | Q                                    | Z                               | X  |
|            | 55043             | Other fees .....   | Q                                    | Q                       | 9 954                         | Q                                    | Z                               | X  |
|            | 55050             | Loans to consumers - secured .....   | Q                                    | Q                       | 103 885 736                   | Q                                    | 21.3                            | 91.4                                     |
|            |                   | Interest income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....   | Q                                    | Q                       | 66 324 448                    | Q                                    | 13.6                            | X  |
|            | 55052             | Home equity loans .....  | Q                                    | Q                       | 7 758 281                     | Q                                    | 1.6                             | X  |
|            | 55053             | Vehicle loans .....  | Q                                    | Q                       | 8 143 755                     | Q                                    | 1.7                             | X  |
|            | 55054             | Other loans to consumers .....   | Q                                    | Q                       | 16 065 780                    | Q                                    | 3.3                             | X  |
|            |                   | Origination fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans .....   | Q                                    | Q                       | 2 174 066                     | Q                                    | .4                              | X  |
|            | 55056             | Home equity loans .....  | Q                                    | Q                       | 133 401                       | Q                                    | Z                               | X  |
|            | 55057             | Vehicle loans .....  | Q                                    | Q                       | 84 483                        | Q                                    | Z                               | X  |
|            | 55058             | Other loans to consumers .....   | Q                                    | Q                       | 207 586                       | Q                                    | Z                               | X  |
|            |                   | Other fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....   | Q                                    | Q                       | 2 113 808                     | Q                                    | .4                              | X  |
|            | 55061             | Home equity loans .....  | Q                                    | Q                       | 105 800                       | Q                                    | Z                               | X  |
|            | 55062             | Vehicle loans .....  | Q                                    | Q                       | 361 912                       | Q                                    | .1                              | X  |
|            | 55063             | Other loans to consumers .....   | Q                                    | Q                       | 412 416                       | Q                                    | .1                              | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line                                       | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 522110     |                   | Commercial banking—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 55070             | Loan income—Con.<br>Loans to consumers - unsecured .....                | Q                                    | Q                       | 14 690 457                    | Q                                    | 3.0                             | 91.4                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55071             | Personal lines of credit .....  | Q                                    | Q                       | 13 030 021                    | Q                                    | 2.7                             | X  |
|            | 55074             | Other loans to consumers .....  | Q                                    | Q                       | 1 234 407                     | Q                                    | .3                              | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55075             | Personal lines of credit .....  | Q                                    | Q                       | 112 813                       | Q                                    | Z                               | X  |
|            | 55078             | Other loans to consumers .....  | Q                                    | Q                       | 35 433                        | Q                                    | Z                               | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55079             | Personal lines of credit .....  | Q                                    | Q                       | 189 900                       | Q                                    | Z                               | X  |
|            | 55083             | Other loans to consumers .....  | Q                                    | Q                       | 87 883                        | Q                                    | Z                               | X  |
|            |                   | Credit financing products, except loans:                                |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....                          | Q                                    | Q                       | 18 190 367                    | Q                                    | 3.7                             | 78.2                                     |
|            | 55211             | Interest income .....   | Q                                    | Q                       | 14 950 596                    | Q                                    | 3.1                             | X  |
|            | 55212             | Cardholder fees .....   | Q                                    | Q                       | 1 077 920                     | Q                                    | .2                              | X  |
|            | 55213             | Merchant fees .....   | Q                                    | Q                       | 2 161 820                     | Q                                    | .4                              | X  |
|            | 55220             | Credit card association products - fees .....                           | Q                                    | Q                       | 425 712                       | Q                                    | .1                              | X  |
|            | 55230             | Factoring - fees .....  | Q                                    | Q                       | 125 232                       | Q                                    | .2                              | X  |
|            | 55240             | Leasing products .....  | Q                                    | Q                       | 7 855 308                     | Q                                    | 1.6                             | 91.0                                     |
|            | 55241             | Interest income - motor vehicle leases .....                            | Q                                    | Q                       | 442 883                       | Q                                    | .1                              | X  |
|            | 55242             | Interest income - other leases .....                                    | Q                                    | Q                       | 7 204 162                     | Q                                    | 1.5                             | X  |
|            | 55243             | Fees - motor vehicle leases .....                                       | Q                                    | Q                       | 130 818                       | Q                                    | .3                              | X  |
|            | 55244             | Fees from other leases, except real estate rents .....                  | Q                                    | Q                       | 77 445                        | Q                                    | .2                              | X  |
|            | 55250             | Installment credit products .....                                       | Q                                    | Q                       | 148 951                       | Q                                    | .3                              | 91.2                                     |
|            | 55251             | Interest income .....   | Q                                    | Q                       | 138 810                       | Q                                    | .3                              | X  |
|            | 55252             | Fees .....  | Q                                    | Q                       | 10 141                        | Q                                    | .0                              | X  |
|            | 55260             | All other credit financing products .....                               | Q                                    | Q                       | 1 520 625                     | Q                                    | .3                              | 91.8                                     |
|            | 55261             | Interest income .....   | Q                                    | Q                       | 1 373 691                     | Q                                    | .3                              | X  |
|            | 55262             | Fees .....  | Q                                    | Q                       | 146 934                       | Q                                    | .2                              | X  |
|            |                   | Securities origination products:  |                                      |                         |                               |                                      |                                 |  |
|            | 55310             | Public offering products - equity securities .....                      | Q                                    | Q                       | 205 893                       | Q                                    | Z                               | X  |
|            | 55320             | Public offering products - debt securities .....                        | Q                                    | Q                       | 700 510                       | Q                                    | .1                              | X  |
|            | 55330             | Private placement - equity securities .....                             | Q                                    | Q                       | 9 859                         | Q                                    | .0                              | X  |
|            | 55340             | Private placement - debt securities .....                               | Q                                    | Q                       | 90 987                        | Q                                    | .0                              | X  |
|            |                   | Brokering and dealing products - debt instruments:                      |                                      |                         |                               |                                      |                                 |  |
|            | 55410             | Negotiable certificates of deposit .....                                | Q                                    | Q                       | 514 639                       | Q                                    | .1                              | 88.6                                     |
|            | 55411             | Fees and commissions .....  | Q                                    | Q                       | 54 672                        | Q                                    | .0                              | X  |
|            | 55412             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | 26 789                        | Q                                    | .0                              | X  |
|            | 55413             | Interest income from trading accounts .....                             | Q                                    | Q                       | 424 003                       | Q                                    | .1                              | X  |
|            | 55414             | Margin interest .....   | Q                                    | Q                       | 9 175                         | Q                                    | .0                              | X  |
|            | 55420             | Commercial paper issued by financial institutions .....                 | Q                                    | Q                       | 305 489                       | Q                                    | .1                              | 91.8                                     |
|            | 55421             | Fees and commissions .....  | Q                                    | Q                       | 9 472                         | Q                                    | .0                              | X  |
|            | 55422             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | 3 891                         | Q                                    | .0                              | X  |
|            | 55423             | Interest income from trading accounts .....                             | Q                                    | Q                       | 175 868                       | Q                                    | .0                              | X  |
|            | 55424             | Margin interest .....   | Q                                    | Q                       | 116 258                       | Q                                    | .0                              | X  |
|            | 55430             | Commercial paper issued by nonfinancial institutions .....              | Q                                    | Q                       | 49 400                        | Q                                    | .0                              | 91.8                                     |
|            | 55431             | Fees and commissions .....  | Q                                    | Q                       | 5 273                         | Q                                    | .0                              | X  |
|            | 55432             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | 1 896                         | Q                                    | .0                              | X  |
|            | 55433             | Interest income from trading accounts .....                             | Q                                    | Q                       | 40 040                        | Q                                    | .0                              | X  |
|            | 55434             | Margin interest .....   | Q                                    | Q                       | 2 191                         | Q                                    | .0                              | X  |
|            | 55440             | Bankers acceptance .....  | Q                                    | Q                       | 34 640                        | Q                                    | .0                              | 91.8                                     |
|            | 55441             | Fees and commissions .....  | Q                                    | Q                       | 6 924                         | Q                                    | .0                              | X  |
|            | 55442             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | 727                           | Q                                    | .0                              | X  |
|            | 55443             | Interest income from trading accounts .....                             | Q                                    | Q                       | 25 824                        | Q                                    | .0                              | X  |
|            | 55444             | Margin interest .....   | Q                                    | Q                       | 1 165                         | Q                                    | .0                              | X  |
|            | 55450             | Treasury bills .....  | Q                                    | Q                       | 476 048                       | Q                                    | .1                              | 91.7                                     |
|            | 55451             | Fees and commissions .....  | Q                                    | Q                       | 107 924                       | Q                                    | .0                              | X  |
|            | 55452             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | 3 683                         | Q                                    | .0                              | X  |
|            | 55453             | Interest income from trading accounts .....                             | Q                                    | Q                       | 343 620                       | Q                                    | .1                              | X  |
|            | 55454             | Margin interest .....   | Q                                    | Q                       | 20 821                        | Q                                    | .0                              | X  |
|            | 55460             | Other money market instruments .....                                    | Q                                    | Q                       | 3 736 796                     | Q                                    | .8                              | 88.9                                     |
|            | 55461             | Fees and commissions .....  | Q                                    | Q                       | 2 760 560                     | Q                                    | .6                              | X  |
|            | 55462             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | 50 741                        | Q                                    | .0                              | X  |
|            | 55463             | Interest income from trading accounts .....                             | Q                                    | Q                       | 778 766                       | Q                                    | .2                              | X  |
|            | 55464             | Margin interest .....   | Q                                    | Q                       | 146 729                       | Q                                    | .0                              | X  |
|            | 55470             | Corporate and trust notes and bonds .....                               | Q                                    | Q                       | 1 391 650                     | Q                                    | .3                              | 91.4                                     |
|            | 55471             | Fees and commissions .....  | Q                                    | Q                       | 161 925                       | Q                                    | .0                              | X  |
|            | 55472             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | 64 019                        | Q                                    | .0                              | X  |
|            | 55473             | Interest income from trading accounts .....                             | Q                                    | Q                       | 860 940                       | Q                                    | .2                              | X  |
|            | 55474             | Margin interest .....   | Q                                    | Q                       | 304 766                       | Q                                    | .1                              | X  |
|            | 55480             | National government notes and bonds .....                               | Q                                    | Q                       | 8 054 219                     | Q                                    | 1.6                             | 91.7                                     |
|            | 55481             | Fees and commissions .....  | Q                                    | Q                       | 294 305                       | Q                                    | .1                              | X  |
|            | 55482             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | 106 895                       | Q                                    | .0                              | X  |
|            | 55483             | Interest income from trading accounts .....                             | Q                                    | Q                       | 7 121 132                     | Q                                    | 1.5                             | X  |
|            | 55484             | Margin interest .....   | Q                                    | Q                       | 531 886                       | Q                                    | .1                              | X  |
|            | 55490             | State provincial and local governments notes and bonds .....            | Q                                    | Q                       | 10 922 685                    | Q                                    | 2.2                             | 91.8                                     |
|            | 55491             | Fees and commissions .....  | Q                                    | Q                       | 87 785                        | Q                                    | .0                              | X  |
|            | 55492             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | 16 061                        | Q                                    | .0                              | X  |
|            | 55493             | Interest income from trading accounts .....                             | Q                                    | Q                       | 10 734 624                    | Q                                    | 2.2                             | X  |
|            | 55494             | Margin interest .....   | Q                                    | Q                       | 84 215                        | Q                                    | .0                              | X  |
|            | 55610             | Brokering and dealing products, equities .....                          | Q                                    | Q                       | 607 889                       | Q                                    | .1                              | 91.8                                     |
|            | 55611             | Fees and commissions .....  | Q                                    | Q                       | 227 064                       | Q                                    | .0                              | X  |
|            | 55612             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | 40 423                        | Q                                    | .0                              | X  |
|            | 55613             | Interest income from trading accounts .....                             | Q                                    | Q                       | 325 588                       | Q                                    | .1                              | X  |
|            | 55614             | Margin interest .....   | Q                                    | Q                       | 14 814                        | Q                                    | .0                              | X  |
|            |                   | Brokering and dealing products - derivative contracts:                  |                                      |                         |                               |                                      |                                 |  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 522110     |                   | Commercial banking—Con.  |                                      |                         |                               |                                      |                                 |  |
|            |                   | Brokering and dealing products - derivative contracts—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded   | Q                                    | Q                       | 175 352                       | Q                                    | Z                               | 76.9                                     |
|            | 55711             | Fees and commissions   | Q                                    | Q                       | 69 165                        | Q                                    | Z                               | X  |
|            | 55712             | Net gains (losses) in trading accounts, excluding interest income  | Q                                    | Q                       | -17 810                       | Q                                    | Z                               | X  |
|            | 55713             | Interest income from trading accounts  | Q                                    | Q                       | 122 799                       | Q                                    | Z                               | X  |
|            | 55714             | Margin interest  | Q                                    | Q                       | 1 198                         | Q                                    | Z                               | X  |
|            | 55720             | Option contracts, exchange-traded  | Q                                    | Q                       | 263 205                       | Q                                    | .1                              | 91.8                                     |
|            | 55721             | Fees and commissions   | Q                                    | Q                       | 517                           | Q                                    | Z                               | X  |
|            | 55722             | Net gains (losses) in trading accounts, excluding interest income  | Q                                    | Q                       | 262 642                       | Q                                    | .1                              | X  |
|            | 55723             | Interest income from trading accounts  | Q                                    | Q                       | 46                            | Q                                    | Z                               | X  |
|            | 55730             | Forward contracts, traded over-the-counter   | Q                                    | Q                       | 534 322                       | Q                                    | .1                              | 81.1                                     |
|            | 55731             | Fees and commissions   | Q                                    | Q                       | 62 966                        | Q                                    | Z                               | X  |
|            | 55732             | Net gains (losses) in trading accounts, excluding interest income  | Q                                    | Q                       | 410 591                       | Q                                    | .1                              | X  |
|            | 55733             | Interest income from trading accounts  | Q                                    | Q                       | 60 765                        | Q                                    | Z                               | X  |
|            | 55740             | Swaps, traded over-the-counter   | Q                                    | Q                       | 4 797 373                     | Q                                    | 1.0                             | 90.2                                     |
|            | 55741             | Fees and commissions   | Q                                    | Q                       | 86 778                        | Q                                    | Z                               | X  |
|            | 55742             | Net gains (losses) in trading accounts, excluding interest income  | Q                                    | Q                       | 3 346 058                     | Q                                    | .7                              | X  |
|            | 55743             | Interest income from trading accounts  | Q                                    | Q                       | 1 362 560                     | Q                                    | .3                              | X  |
|            | 55750             | Option contracts traded over-the-counter   | Q                                    | Q                       | 147 465                       | Q                                    | Z                               | 91.8                                     |
|            | 55751             | Fees and commissions   | Q                                    | Q                       | 476                           | Q                                    | Z                               | X  |
|            | 55752             | Net gains (losses) in trading accounts, excluding interest income  | Q                                    | Q                       | 144 460                       | Q                                    | Z                               | X  |
|            | 55753             | Interest income from trading accounts  | Q                                    | Q                       | 2 529                         | Q                                    | Z                               | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter  | Q                                    | Q                       | 434 217                       | Q                                    | .1                              | 86.9                                     |
|            | 55761             | Fees and commissions   | Q                                    | Q                       | 25 030                        | Q                                    | Z                               | X  |
|            | 55762             | Net gains (losses) in trading accounts, excluding interest income  | Q                                    | Q                       | 335 487                       | Q                                    | .1                              | X  |
|            | 55763             | Interest income from trading accounts  | Q                                    | Q                       | 72 226                        | Q                                    | Z                               | X  |
|            | 55910             | Brokering and dealing foreign currency fees - wholesale  | Q                                    | Q                       | 120 497                       | Q                                    | Z                               | X  |
|            | 56010             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts | Q                                    | Q                       | 1 241 866                     | Q                                    | .3                              | X  |
|            | 56110             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates                | Q                                    | Q                       | 141 992                       | Q                                    | Z                               | X  |
|            | 56210             | Brokerage correspondent products - fees  | Q                                    | Q                       | 61 938                        | Q                                    | Z                               | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts                     | Q                                    | Q                       | 671 726                       | Q                                    | .1                              | X  |
|            | 56310             | Repurchase agreements - net gains (losses)   | Q                                    | Q                       | 1 543 776                     | Q                                    | .3                              | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net                            | Q                                    | Q                       | 846 330                       | Q                                    | .2                              | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses)   | Q                                    | Q                       | 11 506 682                    | Q                                    | 2.4                             | X  |
|            | 56610             | Trading equities on own account - net gain (losses)  | Q                                    | Q                       | 1 135 139                     | Q                                    | .2                              | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses)   | Q                                    | Q                       | 2 716 938                     | Q                                    | .6                              | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses)  | Q                                    | Q                       | 227 987                       | Q                                    | Z                               | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses)                                      | Q                                    | Q                       | 527 386                       | Q                                    | .1                              | X  |
|            |                   | Deposit account related products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57010             | Fees for bundled deposit account services  | Q                                    | Q                       | 1 483 905                     | Q                                    | .3                              | X  |
|            | 57020             | Fees for individual deposit account services   | Q                                    | Q                       | 30 257 378                    | Q                                    | 6.2                             | 91.2                                     |
|            | 57021             | ATM charges and other electronic transaction fees  | Q                                    | Q                       | 3 064 567                     | Q                                    | .6                              | X  |
|            | 57022             | Other deposit account service fees   | Q                                    | Q                       | 27 192 811                    | Q                                    | 5.6                             | X  |
|            |                   | Cash handling and management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees  | Q                                    | Q                       | 2 419 387                     | Q                                    | .5                              | 90.3                                     |
|            | 57111             | Fees for bundled services  | Q                                    | Q                       | 1 241 163                     | Q                                    | .3                              | X  |
|            | 57112             | Fees for individual services   | Q                                    | Q                       | 1 178 224                     | Q                                    | .2                              | X  |
|            | 57120             | Correspondent account products service fees  | Q                                    | Q                       | 17 677 480                    | Q                                    | 3.6                             | X  |
|            | 57130             | Other cash handling and management product fees  | Q                                    | Q                       | 1 205 213                     | Q                                    | .2                              | X  |
|            |                   | Document payment products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57210             | Cashier's and certified check fees   | Q                                    | Q                       | 137 457                       | Q                                    | Z                               | X  |
|            | 57220             | Money order fees   | Q                                    | Q                       | 39 029                        | Q                                    | Z                               | X  |
|            | 57230             | Travelers' check fees  | Q                                    | Q                       | 27 349                        | Q                                    | Z                               | X  |
|            | 57240             | Other fees   | Q                                    | Q                       | 1 473 411                     | Q                                    | .3                              | X  |
|            | 57310             | Foreign currency exchange fees - retail  | Q                                    | Q                       | 194 707                       | Q                                    | Z                               | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees   | Q                                    | Q                       | 14 754 637                    | Q                                    | 3.0                             | X  |
|            |                   | Management of financial market and clearing products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees   | Q                                    | Q                       | 970 589                       | Q                                    | .2                              | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees  | Q                                    | Q                       | 178 831                       | Q                                    | Z                               | X  |
|            | 57530             | Access fees for security and commodity contract trade execution and clearing systems                                     | Q                                    | Q                       | 680                           | Q                                    | Z                               | X  |
|            | 57540             | Security and commodity contract exchange and clearinghouse listing fees  | Q                                    | Q                       | 6 070                         | Q                                    | Z                               | X  |
|            |                   | Automated clearinghouse (ACH) products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57610             | ACH payroll deposit fees   | Q                                    | Q                       | 20 031                        | Q                                    | Z                               | X  |
|            | 57620             | ACH bill and utility payment fees  | Q                                    | Q                       | 16 694                        | Q                                    | Z                               | X  |
|            | 57630             | Other ACH fees   | Q                                    | Q                       | 52 694                        | Q                                    | Z                               | X  |
|            |                   | Financial planning and investment management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government                                      | Q                                    | Q                       | 4 715 868                     | Q                                    | 1.0                             | X  |
|            | 57720             | Financial planning and investment management services for individuals  | Q                                    | Q                       | 2 826 854                     | Q                                    | .6                              | X  |
|            | 57810             | Other products supporting financial services - fees  | Q                                    | Q                       | 82 961 224                    | Q                                    | 17.0                            | X  |
| 5221101    |                   | National commercial banks - banking  | 44 590                               | X                       | 282 055 763                   | X                                    | 100.0                           | 94.9                                     |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses  | Q                                    | Q                       | 5 479 239                     | Q                                    | 1.9                             | 94.8                                     |
|            | 55011             | Interest income  | Q                                    | Q                       | 5 359 675                     | Q                                    | 1.9                             | X  |
|            | 55012             | Origination fees   | Q                                    | Q                       | 66 334                        | Q                                    | Z                               | X  |
|            | 55013             | Other fees   | Q                                    | Q                       | 53 230                        | Q                                    | Z                               | X  |

See footnotes at end of table.



**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line                                       | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 5221101    |                   | National commercial banks - banking—Con.                                |                                      |                         |                               |                                      |                                 |  |
|            |                   | Loan income—Con.  |                                      |                         |                               |                                      |                                 |  |
|            | 55020             | Loans to nonfinancial businesses - secured .....                        | Q                                    | 0                       | 40 056 727                    | 0                                    | 14.2                            | 94.8                                     |
|            | 55021             | Interest income .....   | Q                                    | 0                       | 38 785 094                    | 0                                    | 13.8                            | X  |
|            | 55022             | Origination fees .....  | Q                                    | 0                       | 515 471                       | 0                                    | .2                              | X  |
|            | 55023             | Other fees .....  | Q                                    | 0                       | 756 162                       | 0                                    | .3                              | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....                      | Q                                    | 0                       | 4 007 819                     | 0                                    | 1.4                             | 94.8                                     |
|            | 55031             | Interest income .....   | Q                                    | 0                       | 3 921 056                     | 0                                    | 1.4                             | X  |
|            | 55032             | Origination fees .....  | Q                                    | 0                       | 51 077                        | 0                                    | .0                              | X  |
|            | 55033             | Other fees .....  | Q                                    | 0                       | 35 686                        | 0                                    | .1                              | X  |
|            | 55040             | Loans to governments .....  | Q                                    | 0                       | 633 906                       | 0                                    | .2                              | 94.8                                     |
|            | 55041             | Interest income .....   | Q                                    | 0                       | 628 004                       | 0                                    | .2                              | X  |
|            | 55042             | Origination fees .....  | Q                                    | 0                       | 1 185                         | 0                                    | .0                              | X  |
|            | 55043             | Other fees .....  | Q                                    | 0                       | 4 717                         | 0                                    | .0                              | X  |
|            | 55050             | Loans to consumers - secured .....                                      | Q                                    | Q                       | 61 845 687                    | Q                                    | 21.9                            | 94.5                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....  | Q                                    | 0                       | 41 491 003                    | 0                                    | 14.7                            | X  |
|            | 55052             | Home equity loans .....   | Q                                    | 0                       | 3 845 319                     | 0                                    | 1.4                             | X  |
|            | 55053             | Vehicle loans .....   | Q                                    | 0                       | 2 907 175                     | 0                                    | 1.0                             | X  |
|            | 55054             | Other loans to consumers .....  | Q                                    | 0                       | 11 166 379                    | 0                                    | 4.0                             | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans .....  | Q                                    | 0                       | 1 287 006                     | 0                                    | .5                              | X  |
|            | 55056             | Home equity loans .....   | Q                                    | 0                       | 46 816                        | 0                                    | .0                              | X  |
|            | 55057             | Vehicle loans .....   | Q                                    | 0                       | 32 841                        | 0                                    | .1                              | X  |
|            | 55058             | Other loans to consumers .....  | Q                                    | 0                       | 84 547                        | 0                                    | .3                              | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....  | Q                                    | 0                       | 726 637                       | 0                                    | .3                              | X  |
|            | 55061             | Home equity loans .....   | Q                                    | 0                       | 33 680                        | 0                                    | .0                              | X  |
|            | 55062             | Vehicle loans .....   | Q                                    | 0                       | 81 412                        | 0                                    | .3                              | X  |
|            | 55063             | Other loans to consumers .....  | Q                                    | 0                       | 143 072                       | 0                                    | .5                              | X  |
|            | 55070             | Loans to consumers - unsecured .....                                    | Q                                    | Q                       | 11 491 324                    | Q                                    | 4.1                             | 94.6                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55071             | Personal lines of credit .....  | Q                                    | 0                       | 10 916 636                    | 0                                    | 3.9                             | X  |
|            | 55074             | Other loans to consumers .....  | Q                                    | 0                       | 343 963                       | 0                                    | .1                              | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55075             | Personal lines of credit .....  | Q                                    | 0                       | 67 346                        | 0                                    | .0                              | X  |
|            | 55078             | Other loans to consumers .....  | Q                                    | 0                       | 15 332                        | 0                                    | .0                              | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55079             | Personal lines of credit .....  | Q                                    | 0                       | 126 137                       | 0                                    | .5                              | X  |
|            | 55083             | Other loans to consumers .....  | Q                                    | 0                       | 21 910                        | 0                                    | .1                              | X  |
|            |                   | Credit financing products, except loans:                                |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....                          | Q                                    | 0                       | 16 462 174                    | 0                                    | 5.8                             | 75.7                                     |
|            | 55211             | Interest income .....   | Q                                    | 0                       | 14 140 839                    | 0                                    | 5.0                             | X  |
|            | 55212             | Cardholder fees .....   | Q                                    | 0                       | 784 308                       | 0                                    | .3                              | X  |
|            | 55213             | Merchant fees .....   | Q                                    | 0                       | 1 537 027                     | 0                                    | .5                              | X  |
|            | 55220             | Credit card association products - fees .....                           | Q                                    | 0                       | 358 677                       | 0                                    | .1                              | X  |
|            | 55230             | Factoring - fees .....  | Q                                    | 0                       | 78 633                        | 0                                    | .3                              | X  |
|            | 55240             | Leasing products .....  | Q                                    | 0                       | 6 574 219                     | 0                                    | 2.3                             | 93.8                                     |
|            | 55241             | Interest income - motor vehicle leases .....                            | Q                                    | 0                       | 198 054                       | 0                                    | .7                              | X  |
|            | 55242             | Interest income - other leases .....                                    | Q                                    | 0                       | 6 349 186                     | 0                                    | 2.3                             | X  |
|            | 55243             | Fees - motor vehicle leases .....                                       | Q                                    | 0                       | 8 605                         | 0                                    | .0                              | X  |
|            | 55244             | Fees from other leases, except real estate rents .....                  | Q                                    | 0                       | 18 374                        | 0                                    | .0                              | X  |
|            | 55250             | Installment credit products .....                                       | Q                                    | 0                       | 34 038                        | 0                                    | .1                              | 93.3                                     |
|            | 55251             | Interest income .....   | Q                                    | 0                       | 29 866                        | 0                                    | .1                              | X  |
|            | 55252             | Fees .....  | Q                                    | 0                       | 4 172                         | 0                                    | .0                              | X  |
|            | 55260             | All other credit financing products .....                               | Q                                    | 0                       | 1 054 869                     | 0                                    | .4                              | 94.9                                     |
|            | 55261             | Interest income .....   | Q                                    | 0                       | 1 035 429                     | 0                                    | .4                              | X  |
|            | 55262             | Fees .....  | Q                                    | 0                       | 19 440                        | 0                                    | .0                              | X  |
|            |                   | Securities origination products:  |                                      |                         |                               |                                      |                                 |  |
|            | 55310             | Public offering products - equity securities .....                      | Q                                    | 0                       | 47 984                        | 0                                    | .2                              | X  |
|            | 55320             | Public offering products - debt securities .....                        | Q                                    | 0                       | 193 805                       | 0                                    | .7                              | X  |
|            | 55330             | Private placement - equity securities .....                             | Q                                    | 0                       | 2 205                         | 0                                    | .0                              | X  |
|            | 55340             | Private placement - debt securities .....                               | Q                                    | 0                       | 9 291                         | 0                                    | .0                              | X  |
|            |                   | Brokering and dealing products - debt instruments:                      |                                      |                         |                               |                                      |                                 |  |
|            | 55410             | Negotiable certificates of deposit .....                                | Q                                    | 0                       | 118 465                       | 0                                    | .5                              | 94.8                                     |
|            | 55411             | Fees and commissions .....  | Q                                    | 0                       | 38 361                        | 0                                    | .2                              | X  |
|            | 55412             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | 0                       | 6 508                         | 0                                    | .0                              | X  |
|            | 55413             | Interest income from trading accounts .....                             | Q                                    | 0                       | 73 341                        | 0                                    | .3                              | X  |
|            | 55414             | Margin interest .....   | Q                                    | 0                       | 255                           | 0                                    | .0                              | X  |
|            | 55420             | Commercial paper issued by financial institutions .....                 | Q                                    | 0                       | 101 142                       | 0                                    | .5                              | 94.9                                     |
|            | 55421             | Fees and commissions .....  | Q                                    | 0                       | 1 653                         | 0                                    | .0                              | X  |
|            | 55422             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | 0                       | 4 166                         | 0                                    | .0                              | X  |
|            | 55423             | Interest income from trading accounts .....                             | Q                                    | 0                       | 86 701                        | 0                                    | .4                              | X  |
|            | 55424             | Margin interest .....   | Q                                    | 0                       | 8 622                         | 0                                    | .0                              | X  |
|            | 55430             | Commercial paper issued by nonfinancial institutions .....              | Q                                    | 0                       | 8 575                         | 0                                    | .0                              | 94.9                                     |
|            | 55431             | Fees and commissions .....  | Q                                    | 0                       | 503                           | 0                                    | .0                              | X  |
|            | 55433             | Interest income from trading accounts .....                             | Q                                    | 0                       | 6 094                         | 0                                    | .0                              | X  |
|            | 55434             | Margin interest .....   | Q                                    | 0                       | 1 978                         | 0                                    | .0                              | X  |
|            | 55440             | Bankers acceptance .....  | Q                                    | 0                       | 3 282                         | 0                                    | .0                              | 94.9                                     |
|            | 55443             | Interest income from trading accounts .....                             | Q                                    | 0                       | 3 109                         | 0                                    | .0                              | X  |
|            | 55450             | Treasury bills .....  | Q                                    | 0                       | 160 147                       | 0                                    | .7                              | 94.8                                     |
|            | 55451             | Fees and commissions .....  | Q                                    | 0                       | 85 816                        | 0                                    | .4                              | X  |
|            | 55452             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | 0                       | 1 068                         | 0                                    | .0                              | X  |
|            | 55453             | Interest income from trading accounts .....                             | Q                                    | 0                       | 66 378                        | 0                                    | .3                              | X  |
|            | 55454             | Margin interest .....   | Q                                    | 0                       | 6 885                         | 0                                    | .0                              | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                       |                                  | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|---------------------------------------|----------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—       |                                  |  |
|            |                   |  |                                      |                         |                               | Estab-lishments with the product line | All estab-lishments <sup>1</sup> |  |
| 5221101    |                   | National commercial banks - banking—Con.   |                                      |                         |                               |                                       |                                  |  |
|            |                   | Brokering and dealing products - debt instruments—Con.   |                                      |                         |                               |                                       |                                  |  |
|            | 55460             | Other money market instruments .....   | Q                                    | Q                       | 254 702                       | Q                                     | .1                               | 94.7                                     |
|            | 55461             | Fees and commissions .....   | Q                                    | Q                       | 65 476                        | Q                                     | Z                                | X  |
|            | 55462             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | 409                           | Q                                     | Z                                | X  |
|            | 55463             | Interest income from trading accounts .....  | Q                                    | Q                       | 183 981                       | Q                                     | .1                               | X  |
|            | 55464             | Margin interest .....  | Q                                    | Q                       | 4 836                         | Q                                     | Z                                | X  |
|            | 55470             | Corporate and trust notes and bonds .....  | Q                                    | Q                       | 348 459                       | Q                                     | .1                               | 94.7                                     |
|            | 55471             | Fees and commissions .....   | Q                                    | Q                       | 67 028                        | Q                                     | Z                                | X  |
|            | 55472             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | 6 357                         | Q                                     | Z                                | X  |
|            | 55473             | Interest income from trading accounts .....  | Q                                    | Q                       | 251 802                       | Q                                     | .1                               | X  |
|            | 55474             | Margin interest .....  | Q                                    | Q                       | 23 272                        | Q                                     | Z                                | X  |
|            | 55480             | National government notes and bonds .....  | Q                                    | Q                       | 2 715 781                     | Q                                     | 1.0                              | 94.9                                     |
|            | 55481             | Fees and commissions .....   | Q                                    | Q                       | 82 600                        | Q                                     | Z                                | X  |
|            | 55482             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | 80 528                        | Q                                     | Z                                | X  |
|            | 55483             | Interest income from trading accounts .....  | Q                                    | Q                       | 2 423 538                     | Q                                     | .9                               | X  |
|            | 55484             | Margin interest .....  | Q                                    | Q                       | 129 115                       | Q                                     | Z                                | X  |
|            | 55490             | State provincial and local governments notes and bonds .....   | Q                                    | Q                       | 7 754 114                     | Q                                     | 2.7                              | 94.9                                     |
|            | 55491             | Fees and commissions .....   | Q                                    | Q                       | 48 021                        | Q                                     | Z                                | X  |
|            | 55492             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | 9 395                         | Q                                     | Z                                | X  |
|            | 55493             | Interest income from trading accounts .....  | Q                                    | Q                       | 7 679 757                     | Q                                     | 2.7                              | X  |
|            | 55494             | Margin interest .....  | Q                                    | Q                       | 16 941                        | Q                                     | Z                                | X  |
|            | 55610             | Brokering and dealing products, equities .....   | Q                                    | Q                       | 410 702                       | Q                                     | .1                               | 94.8                                     |
|            | 55611             | Fees and commissions .....   | Q                                    | Q                       | 88 616                        | Q                                     | Z                                | X  |
|            | 55612             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | 26 366                        | Q                                     | Z                                | X  |
|            | 55613             | Interest income from trading accounts .....  | Q                                    | Q                       | 294 376                       | Q                                     | .1                               | X  |
|            | 55614             | Margin interest .....  | Q                                    | Q                       | 1 344                         | Q                                     | Z                                | X  |
|            |                   | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                       |                                  |  |
|            | 55710             | Futures contracts, exchange-traded .....   | Q                                    | Q                       | 38 858                        | Q                                     | Z                                | 92.2                                     |
|            | 55711             | Fees and commissions .....   | Q                                    | Q                       | 37 946                        | Q                                     | Z                                | X  |
|            | 55712             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | 795                           | Q                                     | Z                                | X  |
|            | 55720             | Option contracts, exchange-traded .....  | Q                                    | Q                       | 2 782                         | Q                                     | Z                                | 93.8                                     |
|            | 55721             | Fees and commissions .....   | Q                                    | Q                       | 159                           | Q                                     | Z                                | X  |
|            | 55730             | Forward contracts, traded over-the-counter .....   | Q                                    | Q                       | -1 297                        | Q                                     | Z                                | 53.5                                     |
|            | 55731             | Fees and commissions .....   | Q                                    | Q                       | -53                           | Q                                     | Z                                | X  |
|            | 55732             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | -1 238                        | Q                                     | Z                                | X  |
|            | 55733             | Interest income from trading accounts .....  | Q                                    | Q                       | -6                            | Q                                     | Z                                | X  |
|            | 55740             | Swaps, traded over-the-counter .....   | Q                                    | Q                       | 313 270                       | Q                                     | .1                               | 94.8                                     |
|            | 55741             | Fees and commissions .....   | Q                                    | Q                       | 35 711                        | Q                                     | Z                                | X  |
|            | 55742             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | 25 113                        | Q                                     | Z                                | X  |
|            | 55743             | Interest income from trading accounts .....  | Q                                    | Q                       | 252 001                       | Q                                     | .1                               | X  |
|            | 55750             | Option contracts traded over-the-counter .....   | Q                                    | Q                       | -4 006                        | Q                                     | Z                                | 93.9                                     |
|            | 55751             | Fees and commissions .....   | Q                                    | Q                       | 177                           | Q                                     | Z                                | X  |
|            | 55752             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | -4 183                        | Q                                     | Z                                | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....  | Q                                    | Q                       | 118 757                       | Q                                     | Z                                | X  |
|            | 55810             | Brokering and dealing foreign currency fees - wholesale .....  | Q                                    | Q                       | 39 588                        | Q                                     | Z                                | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts ..... | Q                                    | Q                       | 1 035 674                     | Q                                     | .4                               | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....                | Q                                    | Q                       | 24 589                        | Q                                     | Z                                | X  |
|            | 56110             | Brokerage correspondent products - fees .....  | Q                                    | Q                       | 47 193                        | Q                                     | Z                                | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....                     | Q                                    | Q                       | 166 768                       | Q                                     | .1                               | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....   | Q                                    | Q                       | 476 374                       | Q                                     | .2                               | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net .....                            | Q                                    | Q                       | 499 293                       | Q                                     | .2                               | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....   | Q                                    | Q                       | 2 460 309                     | Q                                     | .9                               | X  |
|            | 56610             | Trading equities on own account - net gain (losses) .....  | Q                                    | Q                       | 69 044                        | Q                                     | Z                                | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses) .....   | Q                                    | Q                       | 17 264                        | Q                                     | Z                                | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses) .....  | Q                                    | Q                       | 105                           | Q                                     | Z                                | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....                                      | Q                                    | Q                       | 175 135                       | Q                                     | .1                               | X  |
|            |                   | Deposit account related products:  |                                      |                         |                               |                                       |                                  |  |
|            | 57010             | Fees for bundled deposit account services .....  | Q                                    | Q                       | 458 392                       | Q                                     | .2                               | X  |
|            | 57020             | Fees for individual deposit account services .....   | Q                                    | Q                       | 20 422 390                    | Q                                     | 7.2                              | 94.5                                     |
|            | 57021             | ATM charges and other electronic transaction fees .....  | Q                                    | Q                       | 1 830 474                     | Q                                     | .6                               | X  |
|            | 57022             | Other deposit account service fees .....   | Q                                    | Q                       | 18 591 916                    | Q                                     | 6.6                              | X  |
|            |                   | Cash handling and management products:   |                                      |                         |                               |                                       |                                  |  |
|            | 57110             | Business account and cash management service fees .....  | Q                                    | Q                       | 1 100 312                     | Q                                     | .4                               | 91.5                                     |
|            | 57111             | Fees for bundled services .....  | Q                                    | Q                       | 579 312                       | Q                                     | .2                               | X  |
|            | 57112             | Fees for individual services .....   | Q                                    | Q                       | 521 000                       | Q                                     | .2                               | X  |
|            | 57120             | Correspondent account products service fees .....  | Q                                    | Q                       | 17 260 093                    | Q                                     | 6.1                              | X  |
|            | 57130             | Other cash handling and management product fees .....  | Q                                    | Q                       | 458 152                       | Q                                     | .2                               | X  |
|            |                   | Document payment products:   |                                      |                         |                               |                                       |                                  |  |
|            | 57210             | Cashier's and certified check fees .....   | Q                                    | Q                       | 36 169                        | Q                                     | Z                                | X  |
|            | 57220             | Money order fees .....   | Q                                    | Q                       | 11 698                        | Q                                     | Z                                | X  |
|            | 57230             | Travelers' check fees .....  | Q                                    | Q                       | 6 622                         | Q                                     | Z                                | X  |
|            | 57240             | Other fees .....   | Q                                    | Q                       | 305 146                       | Q                                     | .1                               | X  |
|            | 57310             | Foreign currency exchange fees - retail .....  | Q                                    | Q                       | 90 971                        | Q                                     | Z                                | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....   | Q                                    | Q                       | 7 935 681                     | Q                                     | 2.8                              | X  |
|            |                   | Management of financial market and clearing products:  |                                      |                         |                               |                                       |                                  |  |
|            | 57510             | Payment clearing and settlement fees .....   | Q                                    | Q                       | 914 015                       | Q                                     | .3                               | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees .....  | Q                                    | Q                       | 128 732                       | Q                                     | Z                                | X  |
|            | 57530             | Access fees for security and commodity contract trade execution and clearing systems .....                                     | Q                                    | Q                       | 593                           | Q                                     | Z                                | X  |
|            |                   | Automated clearinghouse (ACH) products:  |                                      |                         |                               |                                       |                                  |  |
|            | 57610             | ACH payroll deposit fees .....   | Q                                    | Q                       | 8 246                         | Q                                     | Z                                | X  |
|            | 57620             | ACH bill and utility payment fees .....  | Q                                    | Q                       | 5 283                         | Q                                     | Z                                | X  |
|            | 57630             | Other ACH fees .....   | Q                                    | Q                       | 21 416                        | Q                                     | Z                                | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 5221101    |                   | National commercial banks - banking—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management products: Financial planning and investment management services for businesses and government ..... | Q                                    | Q                       | 3 471 815                     | Q                                    | 1.2                             | X  |
|            | 57720             | Financial planning and investment management services for individuals .....  | Q                                    | Q                       | 1 385 458                     | Q                                    | .5                              | X  |
|            | 57810             | Other products supporting financial services - fees .....  | Q                                    | Q                       | 62 348 913                    | Q                                    | 22.1                            | X  |
| 5221102    |                   | State commercial banks - banking .....   | 36 302                               | X                       | 169 566 070                   | X                                    | 100.0                           | 90.8                                     |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....  | Q                                    | Q                       | 4 754 788                     | Q                                    | 2.8                             | 90.7                                     |
|            | 55011             | Interest income .....  | Q                                    | Q                       | 4 189 718                     | Q                                    | 2.5                             | X  |
|            | 55012             | Origination fees .....   | Q                                    | Q                       | 67 129                        | Q                                    | Z                               | X  |
|            | 55013             | Other fees .....   | Q                                    | Q                       | 497 941                       | Q                                    | .3                              | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....   | Q                                    | Q                       | 37 612 614                    | Q                                    | 22.2                            | 90.7                                     |
|            | 55021             | Interest income .....  | Q                                    | Q                       | 36 073 649                    | Q                                    | 21.3                            | X  |
|            | 55022             | Origination fees .....   | Q                                    | Q                       | 769 898                       | Q                                    | .5                              | X  |
|            | 55023             | Other fees .....   | Q                                    | Q                       | 769 067                       | Q                                    | .5                              | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....   | Q                                    | Q                       | 11 178 467                    | Q                                    | 6.6                             | 90.6                                     |
|            | 55031             | Interest income .....  | Q                                    | Q                       | 10 765 649                    | Q                                    | 6.3                             | X  |
|            | 55032             | Origination fees .....   | Q                                    | Q                       | 127 113                       | Q                                    | .1                              | X  |
|            | 55033             | Other fees .....   | Q                                    | Q                       | 285 705                       | Q                                    | .2                              | X  |
|            | 55040             | Loans to governments .....   | Q                                    | Q                       | 788 579                       | Q                                    | .5                              | 90.7                                     |
|            | 55041             | Interest income .....  | Q                                    | Q                       | 784 512                       | Q                                    | .5                              | X  |
|            | 55042             | Origination fees .....   | Q                                    | Q                       | 1 938                         | Q                                    | Z                               | X  |
|            | 55043             | Other fees .....   | Q                                    | Q                       | 2 129                         | Q                                    | Z                               | X  |
|            | 55050             | Loans to consumers - secured .....   | Q                                    | Q                       | 41 761 509                    | Q                                    | 24.6                            | 90.4                                     |
|            |                   | Interest income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....   | Q                                    | Q                       | 24 730 792                    | Q                                    | 14.6                            | X  |
|            | 55052             | Home equity loans .....  | Q                                    | Q                       | 3 888 022                     | Q                                    | 2.3                             | X  |
|            | 55053             | Vehicle loans .....  | Q                                    | Q                       | 5 232 433                     | Q                                    | 3.1                             | X  |
|            | 55054             | Other loans to consumers .....   | Q                                    | Q                       | 4 801 545                     | Q                                    | 2.8                             | X  |
|            |                   | Origination fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans .....   | Q                                    | Q                       | 886 318                       | Q                                    | .5                              | X  |
|            | 55056             | Home equity loans .....  | Q                                    | Q                       | 86 420                        | Q                                    | .1                              | X  |
|            | 55057             | Vehicle loans .....  | Q                                    | Q                       | 51 842                        | Q                                    | Z                               | X  |
|            | 55058             | Other loans to consumers .....   | Q                                    | Q                       | 107 468                       | Q                                    | .1                              | X  |
|            |                   | Other fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....   | Q                                    | Q                       | 1 385 794                     | Q                                    | .8                              | X  |
|            | 55061             | Home equity loans .....  | Q                                    | Q                       | 43 400                        | Q                                    | Z                               | X  |
|            | 55062             | Vehicle loans .....  | Q                                    | Q                       | 280 478                       | Q                                    | .2                              | X  |
|            | 55063             | Other loans to consumers .....   | Q                                    | Q                       | 266 997                       | Q                                    | .2                              | X  |
|            | 55070             | Loans to consumers - unsecured .....   | Q                                    | Q                       | 3 151 849                     | Q                                    | 1.9                             | 90.1                                     |
|            |                   | Interest income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55071             | Personal lines of credit .....   | Q                                    | Q                       | 2 099 888                     | Q                                    | 1.2                             | X  |
|            | 55074             | Other loans to consumers .....   | Q                                    | Q                       | 858 433                       | Q                                    | .5                              | X  |
|            |                   | Origination fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55075             | Personal lines of credit .....   | Q                                    | Q                       | 45 447                        | Q                                    | Z                               | X  |
|            | 55078             | Other loans to consumers .....   | Q                                    | Q                       | 19 647                        | Q                                    | Z                               | X  |
|            |                   | Other fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55079             | Personal lines of credit .....   | Q                                    | Q                       | 63 393                        | Q                                    | Z                               | X  |
|            | 55083             | Other loans to consumers .....   | Q                                    | Q                       | 65 041                        | Q                                    | Z                               | X  |
|            |                   | Credit financing products, except loans:   |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....   | Q                                    | Q                       | 1 721 417                     | Q                                    | 1.0                             | 89.9                                     |
|            | 55211             | Interest income .....  | Q                                    | Q                       | 807 141                       | Q                                    | .5                              | X  |
|            | 55212             | Cardholder fees .....  | Q                                    | Q                       | 290 149                       | Q                                    | .2                              | X  |
|            | 55213             | Merchant fees .....  | Q                                    | Q                       | 624 127                       | Q                                    | .4                              | X  |
|            | 55220             | Credit card association products - fees .....  | Q                                    | Q                       | 67 016                        | Q                                    | Z                               | X  |
|            | 55230             | Factoring - fees .....   | Q                                    | Q                       | 32 996                        | Q                                    | Z                               | X  |
|            | 55240             | Leasing products .....   | Q                                    | Q                       | 1 263 621                     | Q                                    | .7                              | 90.5                                     |
|            | 55241             | Interest income - motor vehicle leases .....   | Q                                    | Q                       | 244 829                       | Q                                    | .1                              | X  |
|            | 55242             | Interest income - other leases .....   | Q                                    | Q                       | 837 508                       | Q                                    | .5                              | X  |
|            | 55243             | Fees - motor vehicle leases .....  | Q                                    | Q                       | 122 213                       | Q                                    | .1                              | X  |
|            | 55244             | Fees from other leases, except real estate rents .....   | Q                                    | Q                       | 59 071                        | Q                                    | .1                              | X  |
|            | 55250             | Installment credit products .....  | Q                                    | Q                       | 113 501                       | Q                                    | .1                              | 90.5                                     |
|            | 55251             | Interest income .....  | Q                                    | Q                       | 107 588                       | Q                                    | .1                              | X  |
|            | 55252             | Fees .....   | Q                                    | Q                       | 5 913                         | Q                                    | Z                               | X  |
|            | 55260             | All other credit financing products .....  | Q                                    | Q                       | 301 289                       | Q                                    | .2                              | 90.4                                     |
|            | 55261             | Interest income .....  | Q                                    | Q                       | 255 386                       | Q                                    | .2                              | X  |
|            | 55262             | Fees .....   | Q                                    | Q                       | 45 903                        | Q                                    | Z                               | X  |
|            |                   | Securities origination products:   |                                      |                         |                               |                                      |                                 |  |
|            | 55310             | Public offering products - equity securities .....   | Q                                    | Q                       | 154 877                       | Q                                    | .1                              | X  |
|            | 55320             | Public offering products - debt securities .....   | Q                                    | Q                       | 321 662                       | Q                                    | .2                              | X  |
|            | 55330             | Private placement - equity securities .....  | Q                                    | Q                       | 7 654                         | Q                                    | Z                               | X  |
|            | 55340             | Private placement - debt securities .....  | Q                                    | Q                       | 20 027                        | Q                                    | Z                               | X  |
|            |                   | Brokerage and dealing products - debt instruments:   |                                      |                         |                               |                                      |                                 |  |
|            | 55410             | Negotiable certificates of deposit .....   | Q                                    | Q                       | 73 388                        | Q                                    | Z                               | 89.3                                     |
|            | 55411             | Fees and commissions .....   | Q                                    | Q                       | 15 693                        | Q                                    | Z                               | X  |
|            | 55412             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | 15 206                        | Q                                    | Z                               | X  |
|            | 55413             | Interest income from trading accounts .....  | Q                                    | Q                       | 40 933                        | Q                                    | Z                               | X  |
|            | 55414             | Margin interest .....  | Q                                    | Q                       | 1 556                         | Q                                    | Z                               | X  |
|            | 55420             | Commercial paper issued by financial institutions .....  | Q                                    | Q                       | 87 231                        | Q                                    | .1                              | 90.6                                     |
|            | 55421             | Fees and commissions .....   | Q                                    | Q                       | 6 593                         | Q                                    | Z                               | X  |
|            | 55422             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | 468                           | Q                                    | Z                               | X  |
|            | 55423             | Interest income from trading accounts .....  | Q                                    | Q                       | 77 513                        | Q                                    | Z                               | X  |
|            | 55424             | Margin interest .....  | Q                                    | Q                       | 2 657                         | Q                                    | Z                               | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 5221102    |                   | State commercial banks - banking—Con.  |                                      |                         |                               |                                      |                                 |  |
|            |                   | Brokering and dealing products - debt instruments—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 55430             | Commercial paper issued by nonfinancial institutions .....   | Q                                    | Q                       | 31 808                        | Q                                    | Z                               | 90.8                                     |
|            | 55431             | Fees and commissions .....   | Q                                    | Q                       | 4 496                         | Q                                    | Z                               | X  |
|            | 55432             | Net gains (losses) in trading accounts, excluding interest income ...  | Q                                    | Q                       | 1 896                         | Q                                    | Z                               | X  |
|            | 55433             | Interest income from trading accounts .....  | Q                                    | Q                       | 25 203                        | Q                                    | Z                               | X  |
|            | 55434             | Margin interest .....  | Q                                    | Q                       | 213                           | Q                                    | Z                               | X  |
|            | 55440             | Bankers acceptance .....   | Q                                    | Q                       | 27 572                        | Q                                    | Z                               | 90.8                                     |
|            | 55441             | Fees and commissions .....   | Q                                    | Q                       | 5 859                         | Q                                    | Z                               | X  |
|            | 55442             | Net gains (losses) in trading accounts, excluding interest income ...  | Q                                    | Q                       | 727                           | Q                                    | Z                               | X  |
|            | 55443             | Interest income from trading accounts .....  | Q                                    | Q                       | 20 835                        | Q                                    | Z                               | X  |
|            | 55450             | Treasury bills .....   | Q                                    | Q                       | 179 800                       | Q                                    | .1                              | 90.6                                     |
|            | 55451             | Fees and commissions .....   | Q                                    | Q                       | 14 253                        | Q                                    | Z                               | X  |
|            | 55452             | Net gains (losses) in trading accounts, excluding interest income ...  | Q                                    | Q                       | 960                           | Q                                    | Z                               | X  |
|            | 55453             | Interest income from trading accounts .....  | Q                                    | Q                       | 150 888                       | Q                                    | .1                              | X  |
|            | 55454             | Margin interest .....  | Q                                    | Q                       | 13 699                        | Q                                    | Z                               | X  |
|            | 55460             | Other money market instruments .....   | Q                                    | Q                       | 2 682 109                     | Q                                    | 1.6                             | 90.7                                     |
|            | 55461             | Fees and commissions .....   | Q                                    | Q                       | 2 421 875                     | Q                                    | 1.4                             | X  |
|            | 55462             | Net gains (losses) in trading accounts, excluding interest income ...  | Q                                    | Q                       | 30 102                        | Q                                    | Z                               | X  |
|            | 55463             | Interest income from trading accounts .....  | Q                                    | Q                       | 217 152                       | Q                                    | .1                              | X  |
|            | 55464             | Margin interest .....  | Q                                    | Q                       | 12 980                        | Q                                    | Z                               | X  |
|            | 55470             | Corporate and trust notes and bonds .....  | Q                                    | Q                       | 591 637                       | Q                                    | .3                              | 90.6                                     |
|            | 55471             | Fees and commissions .....   | Q                                    | Q                       | 33 811                        | Q                                    | Z                               | X  |
|            | 55472             | Net gains (losses) in trading accounts, excluding interest income ...  | Q                                    | Q                       | 5 096                         | Q                                    | Z                               | X  |
|            | 55473             | Interest income from trading accounts .....  | Q                                    | Q                       | 307 022                       | Q                                    | .2                              | X  |
|            | 55474             | Margin interest .....  | Q                                    | Q                       | 245 708                       | Q                                    | .1                              | X  |
|            | 55480             | National government notes and bonds .....  | Q                                    | Q                       | 3 679 331                     | Q                                    | 2.2                             | 90.5                                     |
|            | 55481             | Fees and commissions .....   | Q                                    | Q                       | 198 005                       | Q                                    | .1                              | X  |
|            | 55482             | Net gains (losses) in trading accounts, excluding interest income ...  | Q                                    | Q                       | 47 278                        | Q                                    | Z                               | X  |
|            | 55483             | Interest income from trading accounts .....  | Q                                    | Q                       | 3 040 689                     | Q                                    | 1.8                             | X  |
|            | 55484             | Margin interest .....  | Q                                    | Q                       | 393 359                       | Q                                    | .2                              | X  |
|            | 55490             | State provincial and local governments notes and bonds .....   | Q                                    | Q                       | 2 970 423                     | Q                                    | 1.8                             | 90.7                                     |
|            | 55491             | Fees and commissions .....   | Q                                    | Q                       | 39 667                        | Q                                    | Z                               | X  |
|            | 55492             | Net gains (losses) in trading accounts, excluding interest income ...  | Q                                    | Q                       | 7 864                         | Q                                    | Z                               | X  |
|            | 55493             | Interest income from trading accounts .....  | Q                                    | Q                       | 2 855 618                     | Q                                    | 1.7                             | X  |
|            | 55494             | Margin interest .....  | Q                                    | Q                       | 67 274                        | Q                                    | Z                               | X  |
|            | 55610             | Brokering and dealing products, equities .....   | Q                                    | Q                       | 192 944                       | Q                                    | .1                              | 90.7                                     |
|            | 55611             | Fees and commissions .....   | Q                                    | Q                       | 141 715                       | Q                                    | .1                              | X  |
|            | 55612             | Net gains (losses) in trading accounts, excluding interest income ...  | Q                                    | Q                       | 6 547                         | Q                                    | Z                               | X  |
|            | 55613             | Interest income from trading accounts .....  | Q                                    | Q                       | 31 212                        | Q                                    | Z                               | X  |
|            | 55614             | Margin interest .....  | Q                                    | Q                       | 13 470                        | Q                                    | Z                               | X  |
|            |                   | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded .....   | Q                                    | Q                       | 50 049                        | Q                                    | Z                               | 72.5                                     |
|            | 55711             | Fees and commissions .....   | Q                                    | Q                       | 31 219                        | Q                                    | Z                               | X  |
|            | 55712             | Net gains (losses) in trading accounts, excluding interest income ...  | Q                                    | Q                       | 18 531                        | Q                                    | Z                               | X  |
|            | 55720             | Option contracts, exchange-traded .....  | Q                                    | Q                       | 128 001                       | Q                                    | .1                              | 90.8                                     |
|            | 55721             | Fees and commissions .....   | Q                                    | Q                       | 4                             | Q                                    | Z                               | X  |
|            | 55722             | Net gains (losses) in trading accounts, excluding interest income ...  | Q                                    | Q                       | 127 951                       | Q                                    | .1                              | X  |
|            | 55723             | Interest income from trading accounts .....  | Q                                    | Q                       | 46                            | Q                                    | Z                               | X  |
|            | 55730             | Forward contracts, traded over-the-counter .....   | Q                                    | Q                       | 186 586                       | Q                                    | .1                              | 71.7                                     |
|            | 55731             | Fees and commissions .....   | Q                                    | Q                       | 3 802                         | Q                                    | Z                               | X  |
|            | 55732             | Net gains (losses) in trading accounts, excluding interest income ...  | Q                                    | Q                       | 184 148                       | Q                                    | .1                              | X  |
|            | 55733             | Interest income from trading accounts .....  | Q                                    | Q                       | -1 364                        | Q                                    | Z                               | X  |
|            | 55740             | Swaps, traded over-the-counter .....   | Q                                    | Q                       | 254 359                       | Q                                    | .2                              | 90.8                                     |
|            | 55741             | Fees and commissions .....   | Q                                    | Q                       | 24 159                        | Q                                    | Z                               | X  |
|            | 55742             | Net gains (losses) in trading accounts, excluding interest income ...  | Q                                    | Q                       | 221 577                       | Q                                    | .1                              | X  |
|            | 55743             | Interest income from trading accounts .....  | Q                                    | Q                       | 8 623                         | Q                                    | Z                               | X  |
|            | 55750             | Option contracts traded over-the-counter .....   | Q                                    | Q                       | 7 704                         | Q                                    | Z                               | 90.8                                     |
|            | 55751             | Fees and commissions .....   | Q                                    | Q                       | 140                           | Q                                    | Z                               | X  |
|            | 55752             | Net gains (losses) in trading accounts, excluding interest income ...  | Q                                    | Q                       | 7 150                         | Q                                    | Z                               | X  |
|            | 55753             | Interest income from trading accounts .....  | Q                                    | Q                       | 414                           | Q                                    | Z                               | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....  | Q                                    | Q                       | 34 418                        | Q                                    | Z                               | 89.7                                     |
|            | 55761             | Fees and commissions .....   | Q                                    | Q                       | 12 847                        | Q                                    | Z                               | X  |
|            | 55762             | Net gains (losses) in trading accounts, excluding interest income ...  | Q                                    | Q                       | 20 952                        | Q                                    | Z                               | X  |
|            | 55763             | Interest income from trading accounts .....  | Q                                    | Q                       | 619                           | Q                                    | Z                               | X  |
|            | 55810             | Brokering and dealing foreign currency fees - wholesale .....  | Q                                    | Q                       | 62 633                        | Q                                    | Z                               | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts ..... | Q                                    | Q                       | 197 615                       | Q                                    | .1                              | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....                | Q                                    | Q                       | 117 403                       | Q                                    | .1                              | X  |
|            | 56110             | Brokerage correspondent products - fees .....  | Q                                    | Q                       | 14 404                        | Q                                    | Z                               | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....                     | Q                                    | Q                       | 449 934                       | Q                                    | .3                              | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....   | Q                                    | Q                       | 1 212 345                     | Q                                    | .7                              | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net .....                            | Q                                    | Q                       | 332 558                       | Q                                    | .2                              | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....   | Q                                    | Q                       | 7 768 262                     | Q                                    | 4.6                             | X  |
|            | 56610             | Trading equities on own account - net gain (losses) .....  | Q                                    | Q                       | 1 060 121                     | Q                                    | .6                              | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses) .....   | Q                                    | Q                       | 995 559                       | Q                                    | .6                              | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses) .....  | Q                                    | Q                       | -514 540                      | Q                                    | -.3                             | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....                                      | Q                                    | Q                       | 325 044                       | Q                                    | .2                              | X  |
|            |                   | Deposit account related products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57010             | Fees for bundled deposit account services .....  | Q                                    | Q                       | 968 229                       | Q                                    | .6                              | X  |
|            | 57020             | Fees for individual deposit account services .....   | Q                                    | Q                       | 9 789 132                     | Q                                    | 5.8                             | 89.7                                     |
|            | 57021             | ATM charges and other electronic transaction fees .....  | Q                                    | Q                       | 1 229 280                     | Q                                    | .7                              | X  |
|            | 57022             | Other deposit account service fees .....   | Q                                    | Q                       | 8 559 852                     | Q                                    | 5.0                             | X  |
|            |                   | Cash handling and management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees .....  | Q                                    | Q                       | 1 192 524                     | Q                                    | .7                              | 90.5                                     |
|            | 57111             | Fees for bundled services .....  | Q                                    | Q                       | 609 812                       | Q                                    | .4                              | X  |
|            | 57112             | Fees for individual services .....   | Q                                    | Q                       | 582 712                       | Q                                    | .3                              | X  |
|            | 57120             | Correspondent account products service fees .....  | Q                                    | Q                       | 356 935                       | Q                                    | .2                              | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line   | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 5221102    |                   | State commercial banks - banking—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 57130             | Cash handling and management products—Con.<br>Other cash handling and management product fees ..... | Q                                    | Q                       | 731 198                       | Q                                    | .4                              | X  |
|            |                   | Document payment products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57210             | Cashier's and certified check fees .....  | Q                                    | Q                       | 100 269                       | Q                                    | .1                              | X  |
|            | 57220             | Money order fees .....  | Q                                    | Q                       | 22 021                        | Q                                    | Z                               | X  |
|            | 57230             | Travelers' check fees .....   | Q                                    | Q                       | 20 666                        | Q                                    | Z                               | X  |
|            | 57240             | Other fees .....  | Q                                    | Q                       | 899 518                       | Q                                    | .5                              | X  |
|            | 57310             | Foreign currency exchange fees - retail .....   | Q                                    | Q                       | 97 135                        | Q                                    | .1                              | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....                                  | Q                                    | Q                       | 6 794 774                     | Q                                    | 4.0                             | X  |
|            |                   | Management of financial market and clearing products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees .....  | Q                                    | Q                       | 45 124                        | Q                                    | Z                               | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees .....                 | Q                                    | Q                       | 39 388                        | Q                                    | Z                               | X  |
|            | 57530             | Access fees for security and commodity contract trade execution and clearing systems .....          | Q                                    | Q                       | 87                            | Q                                    | Z                               | X  |
|            | 57540             | Security and commodity contract exchange and clearinghouse listing fees .....                       | Q                                    | Q                       | 3 638                         | Q                                    | Z                               | X  |
|            |                   | Automated clearinghouse (ACH) products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57610             | ACH payroll deposit fees .....  | Q                                    | Q                       | 11 738                        | Q                                    | Z                               | X  |
|            | 57620             | ACH bill and utility payment fees .....   | Q                                    | Q                       | 11 411                        | Q                                    | Z                               | X  |
|            | 57630             | Other ACH fees .....  | Q                                    | Q                       | 30 666                        | Q                                    | Z                               | X  |
|            |                   | Financial planning and investment management products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government .....           | Q                                    | Q                       | 1 215 811                     | Q                                    | .7                              | X  |
|            | 57720             | Financial planning and investment management services for individuals .....                         | Q                                    | Q                       | 1 387 709                     | Q                                    | .8                              | X  |
|            | 57810             | Other products supporting financial services - fees .....   | Q                                    | Q                       | 19 397 533                    | Q                                    | 11.4                            | X  |
| 52212      |                   | Savings institutions .....  | 16 744                               | X                       | 77 459 937                    | X                                    | 100.0                           | 88.2                                     |
|            |                   | Loan income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....   | Q                                    | Q                       | 11 602 519                    | Q                                    | 15.0                            | 86.8                                     |
|            | 55011             | Interest income .....   | Q                                    | Q                       | 11 502 673                    | Q                                    | 14.9                            | X  |
|            | 55012             | Origination fees .....  | Q                                    | Q                       | 25 520                        | Q                                    | Z                               | X  |
|            | 55013             | Other fees .....  | Q                                    | Q                       | 74 326                        | Q                                    | .1                              | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....  | Q                                    | Q                       | 9 092 281                     | Q                                    | 11.7                            | 88.1                                     |
|            | 55021             | Interest income .....   | Q                                    | Q                       | 8 753 494                     | Q                                    | 11.3                            | X  |
|            | 55022             | Origination fees .....  | Q                                    | Q                       | 101 774                       | Q                                    | .1                              | X  |
|            | 55023             | Other fees .....  | Q                                    | Q                       | 237 013                       | Q                                    | .3                              | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....  | Q                                    | Q                       | 706 491                       | Q                                    | .9                              | 87.9                                     |
|            | 55031             | Interest income .....   | Q                                    | Q                       | 650 671                       | Q                                    | .8                              | X  |
|            | 55032             | Origination fees .....  | Q                                    | Q                       | 16 470                        | Q                                    | Z                               | X  |
|            | 55033             | Other fees .....  | Q                                    | Q                       | 39 350                        | Q                                    | .1                              | X  |
|            | 55040             | Loans to governments .....  | Q                                    | Q                       | 269 894                       | Q                                    | .3                              | 82.8                                     |
|            | 55041             | Interest income .....   | Q                                    | Q                       | 268 877                       | Q                                    | .3                              | X  |
|            | 55042             | Origination fees .....  | Q                                    | Q                       | 7                             | Q                                    | Z                               | X  |
|            | 55043             | Other fees .....  | Q                                    | Q                       | 1 010                         | Q                                    | Z                               | X  |
|            | 55050             | Loans to consumers - secured .....  | Q                                    | Q                       | 32 005 691                    | Q                                    | 41.3                            | 85.6                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....  | Q                                    | Q                       | 23 023 161                    | Q                                    | 29.7                            | X  |
|            | 55052             | Home equity loans .....   | Q                                    | Q                       | 2 350 999                     | Q                                    | 3.0                             | X  |
|            | 55053             | Vehicle loans .....   | Q                                    | Q                       | 2 002 313                     | Q                                    | 2.6                             | X  |
|            | 55054             | Other loans to consumers .....  | Q                                    | Q                       | 1 408 924                     | Q                                    | 1.8                             | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans .....  | Q                                    | Q                       | 1 860 668                     | Q                                    | 2.4                             | X  |
|            | 55056             | Home equity loans .....   | Q                                    | Q                       | 24 904                        | Q                                    | Z                               | X  |
|            | 55057             | Vehicle loans .....   | Q                                    | Q                       | 8 137                         | Q                                    | Z                               | X  |
|            | 55058             | Other loans to consumers .....  | Q                                    | Q                       | 30 342                        | Q                                    | Z                               | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....  | Q                                    | Q                       | 1 060 193                     | Q                                    | 1.4                             | X  |
|            | 55061             | Home equity loans .....   | Q                                    | Q                       | 91 028                        | Q                                    | .1                              | X  |
|            | 55062             | Vehicle loans .....   | Q                                    | Q                       | 52 258                        | Q                                    | .1                              | X  |
|            | 55063             | Other loans to consumers .....  | Q                                    | Q                       | 92 764                        | Q                                    | .1                              | X  |
|            | 55070             | Loans to consumers - unsecured .....  | Q                                    | Q                       | 292 471                       | Q                                    | .4                              | 87.7                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55071             | Personal lines of credit .....  | Q                                    | Q                       | 110 609                       | Q                                    | .1                              | X  |
|            | 55074             | Other loans to consumers .....  | Q                                    | Q                       | 170 848                       | Q                                    | .2                              | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55075             | Personal lines of credit .....  | Q                                    | Q                       | 343                           | Q                                    | Z                               | X  |
|            | 55078             | Other loans to consumers .....  | Q                                    | Q                       | 2 375                         | Q                                    | Z                               | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55079             | Personal lines of credit .....  | Q                                    | Q                       | 3 085                         | Q                                    | Z                               | X  |
|            | 55083             | Other loans to consumers .....  | Q                                    | Q                       | 5 211                         | Q                                    | Z                               | X  |
|            |                   | Credit financing products, except loans:  |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....  | Q                                    | Q                       | 688 479                       | Q                                    | .9                              | 87.5                                     |
|            | 55211             | Interest income .....   | Q                                    | Q                       | 542 205                       | Q                                    | .7                              | X  |
|            | 55212             | Cardholder fees .....   | Q                                    | Q                       | 92 380                        | Q                                    | .1                              | X  |
|            | 55213             | Merchant fees .....   | Q                                    | Q                       | 53 894                        | Q                                    | .1                              | X  |
|            | 55220             | Credit card association products - fees .....   | Q                                    | Q                       | 223 269                       | Q                                    | .3                              | X  |
|            | 55230             | Factoring - fees .....  | Q                                    | Q                       | 1 807                         | Q                                    | Z                               | X  |
|            | 55240             | Leasing products .....  | Q                                    | Q                       | 241 025                       | Q                                    | .3                              | 87.4                                     |
|            | 55241             | Interest income - motor vehicle leases .....  | Q                                    | Q                       | 36 847                        | Q                                    | Z                               | X  |
|            | 55242             | Interest income - other leases .....  | Q                                    | Q                       | 199 224                       | Q                                    | .3                              | X  |
|            | 55243             | Fees - motor vehicle leases .....   | Q                                    | Q                       | 376                           | Q                                    | Z                               | X  |
|            | 55244             | Fees from other leases, except real estate rents .....  | Q                                    | Q                       | 4 578                         | Q                                    | Z                               | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 52212      |                   | Savings institutions—Con.  |                                      |                         |                               |                                      |                                 |  |
|            |                   | Credit financing products, except loans—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 52250             | Installment credit products .....  | Q                                    | Q                       | 81 992                        | Q                                    | .1                              | 88.2                                     |
|            | 52251             | Interest income .....  | Q                                    | Q                       | 75 362                        | Q                                    | .1                              | X  |
|            | 52252             | Fees .....   | Q                                    | Q                       | 6 630                         | Q                                    | Z                               | X  |
|            | 52260             | All other credit financing products .....  | Q                                    | Q                       | 22 549                        | Q                                    | Z                               | 88.1                                     |
|            | 52261             | Interest income .....  | Q                                    | Q                       | 21 640                        | Q                                    | Z                               | X  |
|            | 52262             | Fees .....   | Q                                    | Q                       | 909                           | Q                                    | Z                               | X  |
|            |                   | Securities origination products:   |                                      |                         |                               |                                      |                                 |  |
|            | 55310             | Public offering products - equity securities .....   | Q                                    | Q                       | 3 263 649                     | Q                                    | 4.2                             | X  |
|            | 55320             | Public offering products - debt securities .....   | Q                                    | Q                       | 136 248                       | Q                                    | .2                              | X  |
|            | 55330             | Private placement - equity securities .....  | Q                                    | Q                       | 1 541                         | Q                                    | Z                               | X  |
|            | 55340             | Private placement - debt securities .....  | Q                                    | Q                       | 1 397                         | Q                                    | Z                               | X  |
|            |                   | Brokering and dealing products - debt instruments:   |                                      |                         |                               |                                      |                                 |  |
|            | 55410             | Negotiable certificates of deposit .....   | Q                                    | Q                       | 20 158                        | Q                                    | Z                               | 79.7                                     |
|            | 55411             | Fees and commissions .....   | Q                                    | Q                       | 4 229                         | Q                                    | Z                               | X  |
|            | 55412             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | 553                           | Q                                    | Z                               | X  |
|            | 55413             | Interest income from trading accounts .....  | Q                                    | Q                       | 15 119                        | Q                                    | Z                               | X  |
|            | 55414             | Margin interest .....  | Q                                    | Q                       | 257                           | Q                                    | Z                               | X  |
|            | 55420             | Commercial paper issued by financial institutions .....  | Q                                    | Q                       | 54 681                        | Q                                    | .1                              | 87.4                                     |
|            | 55421             | Fees and commissions .....   | Q                                    | Q                       | 27 015                        | Q                                    | Z                               | X  |
|            | 55422             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | 1 696                         | Q                                    | Z                               | X  |
|            | 55423             | Interest income from trading accounts .....  | Q                                    | Q                       | 25 202                        | Q                                    | Z                               | X  |
|            | 55424             | Margin interest .....  | Q                                    | Q                       | 768                           | Q                                    | Z                               | X  |
|            | 55430             | Commercial paper issued by nonfinancial institutions .....   | Q                                    | Q                       | 17 709                        | Q                                    | Z                               | 88.2                                     |
|            | 55432             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | 656                           | Q                                    | Z                               | X  |
|            | 55433             | Interest income from trading accounts .....  | Q                                    | Q                       | 16 319                        | Q                                    | Z                               | X  |
|            | 55434             | Margin interest .....  | Q                                    | Q                       | 209                           | Q                                    | Z                               | X  |
|            | 55440             | Bankers acceptance .....   | Q                                    | Q                       | 3 999                         | Q                                    | Z                               | 88.2                                     |
|            | 55441             | Fees and commissions .....   | Q                                    | Q                       | 2 758                         | Q                                    | Z                               | X  |
|            | 55442             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | 38                            | Q                                    | Z                               | X  |
|            | 55443             | Interest income from trading accounts .....  | Q                                    | Q                       | 1 203                         | Q                                    | Z                               | X  |
|            | 55450             | Treasury bills .....   | Q                                    | Q                       | 34 316                        | Q                                    | Z                               | 88.2                                     |
|            | 55451             | Fees and commissions .....   | Q                                    | Q                       | 5                             | Q                                    | Z                               | X  |
|            | 55452             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | 680                           | Q                                    | Z                               | X  |
|            | 55453             | Interest income from trading accounts .....  | Q                                    | Q                       | 30 706                        | Q                                    | Z                               | X  |
|            | 55454             | Margin interest .....  | Q                                    | Q                       | 2 925                         | Q                                    | Z                               | X  |
|            | 55460             | Other money market instruments .....   | Q                                    | Q                       | 2 687 166                     | Q                                    | 3.5                             | 87.3                                     |
|            | 55461             | Fees and commissions .....   | Q                                    | Q                       | 46 717                        | Q                                    | .1                              | X  |
|            | 55462             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | 1 960 938                     | Q                                    | 2.5                             | X  |
|            | 55463             | Interest income from trading accounts .....  | Q                                    | Q                       | 668 206                       | Q                                    | .9                              | X  |
|            | 55464             | Margin interest .....  | Q                                    | Q                       | 11 305                        | Q                                    | Z                               | X  |
|            | 55470             | Corporate and trust notes and bonds .....  | Q                                    | Q                       | 586 411                       | Q                                    | .8                              | 87.8                                     |
|            | 55471             | Fees and commissions .....   | Q                                    | Q                       | 4 081                         | Q                                    | Z                               | X  |
|            | 55472             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | -2 800                        | Q                                    | Z                               | X  |
|            | 55473             | Interest income from trading accounts .....  | Q                                    | Q                       | 408 510                       | Q                                    | .5                              | X  |
|            | 55474             | Margin interest .....  | Q                                    | Q                       | 176 820                       | Q                                    | .3                              | X  |
|            | 55480             | National government notes and bonds .....  | Q                                    | Q                       | 1 767 363                     | Q                                    | 2.3                             | 73.9                                     |
|            | 55481             | Fees and commissions .....   | Q                                    | Q                       | 18 163                        | Q                                    | Z                               | X  |
|            | 55482             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | 44 396                        | Q                                    | .1                              | X  |
|            | 55483             | Interest income from trading accounts .....  | Q                                    | Q                       | 1 506 269                     | Q                                    | 1.9                             | X  |
|            | 55484             | Margin interest .....  | Q                                    | Q                       | 198 535                       | Q                                    | .3                              | X  |
|            | 55490             | State provincial and local governments notes and bonds .....   | Q                                    | Q                       | 83 410                        | Q                                    | .1                              | 88.1                                     |
|            | 55491             | Fees and commissions .....   | Q                                    | Q                       | 3 017                         | Q                                    | Z                               | X  |
|            | 55492             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | 259                           | Q                                    | Z                               | X  |
|            | 55493             | Interest income from trading accounts .....  | Q                                    | Q                       | 76 914                        | Q                                    | .1                              | X  |
|            | 55494             | Margin interest .....  | Q                                    | Q                       | 3 220                         | Q                                    | Z                               | X  |
|            | 55610             | Brokering and dealing products, equities .....   | Q                                    | Q                       | 1 203 164                     | Q                                    | 1.6                             | 87.6                                     |
|            | 55611             | Fees and commissions .....   | Q                                    | Q                       | 436 560                       | Q                                    | .6                              | X  |
|            | 55612             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | 247 005                       | Q                                    | .3                              | X  |
|            | 55613             | Interest income from trading accounts .....  | Q                                    | Q                       | 513 462                       | Q                                    | .7                              | X  |
|            | 55614             | Margin interest .....  | Q                                    | Q                       | 6 137                         | Q                                    | Z                               | X  |
|            |                   | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded .....   | Q                                    | Q                       | 10 100                        | Q                                    | Z                               | 88.0                                     |
|            | 55712             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | 8 739                         | Q                                    | Z                               | X  |
|            | 55713             | Interest income from trading accounts .....  | Q                                    | Q                       | 1 361                         | Q                                    | Z                               | X  |
|            | 55720             | Option contracts, exchange-traded .....  | Q                                    | Q                       | 168                           | Q                                    | Z                               | X  |
|            | 55730             | Forward contracts, traded over-the-counter .....   | Q                                    | Q                       | 20 661                        | Q                                    | Z                               | 88.2                                     |
|            | 55731             | Fees and commissions .....   | Q                                    | Q                       | 1 008                         | Q                                    | Z                               | X  |
|            | 55732             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | 15 403                        | Q                                    | Z                               | X  |
|            | 55733             | Interest income from trading accounts .....  | Q                                    | Q                       | 4 250                         | Q                                    | Z                               | X  |
|            | 55740             | Swaps, traded over-the-counter .....   | Q                                    | Q                       | 21 217                        | Q                                    | Z                               | 88.2                                     |
|            | 55741             | Fees and commissions .....   | Q                                    | Q                       | 775                           | Q                                    | Z                               | X  |
|            | 55742             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | 20 442                        | Q                                    | Z                               | X  |
|            | 55750             | Option contracts traded over-the-counter .....   | Q                                    | Q                       | 234                           | Q                                    | Z                               | 88.2                                     |
|            | 55751             | Fees and commissions .....   | Q                                    | Q                       | 219                           | Q                                    | Z                               | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....  | Q                                    | Q                       | 4 966                         | Q                                    | Z                               | 88.2                                     |
|            | 55761             | Fees and commissions .....   | Q                                    | Q                       | 1 010                         | Q                                    | Z                               | X  |
|            | 55762             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | 3 790                         | Q                                    | Z                               | X  |
|            | 55763             | Interest income from trading accounts .....  | Q                                    | Q                       | 57                            | Q                                    | Z                               | X  |
|            | 55810             | Brokering and dealing foreign currency fees - wholesale .....  | Q                                    | Q                       | 4 322                         | Q                                    | Z                               | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts ..... | Q                                    | Q                       | 63 367                        | Q                                    | .1                              | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....                | Q                                    | Q                       | 75 514                        | Q                                    | .1                              | X  |
|            | 56110             | Brokerage correspondent products - fees .....  | Q                                    | Q                       | 8 698                         | Q                                    | Z                               | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....                     | Q                                    | Q                       | 150 777                       | Q                                    | .2                              | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....   | Q                                    | Q                       | 16 107                        | Q                                    | Z                               | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net .....                            | Q                                    | Q                       | 17 230                        | Q                                    | Z                               | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....   | Q                                    | Q                       | 852 012                       | Q                                    | 1.1                             | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line   | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 52212      |                   | Savings institutions—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 56610             | Trading equities on own account - net gain (losses) .....                                 | Q                                    | Q                       | 127 586                       | Q                                    | .2                              | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses) .....                    | Q                                    | Q                       | 11 776                        | Q                                    | Z                               | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses) .....                         | Q                                    | Q                       | 45                            | Q                                    | Z                               | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) ..... | Q                                    | Q                       | 536 714                       | Q                                    | .7                              | X  |
|            |                   | Deposit account related products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57010             | Fees for bundled deposit account services .....   | Q                                    | Q                       | 180 127                       | Q                                    | .2                              | X  |
|            | 57020             | Fees for individual deposit account services .....  | Q                                    | Q                       | 3 764 775                     | Q                                    | 4.9                             | 62.2                                     |
|            | 57021             | ATM charges and other electronic transaction fees .....                                   | Q                                    | Q                       | 967 954                       | Q                                    | 1.3                             | X  |
|            | 57022             | Other deposit account service fees .....  | Q                                    | Q                       | 2 796 821                     | Q                                    | 3.6                             | X  |
|            |                   | Cash handling and management products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees .....                                   | Q                                    | Q                       | 239 573                       | Q                                    | .3                              | 75.6                                     |
|            | 57111             | Fees for bundled services .....   | Q                                    | Q                       | 163 826                       | Q                                    | .2                              | X  |
|            | 57112             | Fees for individual services .....  | Q                                    | Q                       | 75 747                        | Q                                    | .1                              | X  |
|            | 57120             | Correspondent account products service fees .....   | Q                                    | Q                       | 14 416                        | Q                                    | Z                               | X  |
|            | 57130             | Other cash handling and management product fees .....                                     | Q                                    | Q                       | 31 506                        | Q                                    | Z                               | X  |
|            |                   | Document payment products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57210             | Cashier's and certified check fees .....  | Q                                    | Q                       | 9 085                         | Q                                    | Z                               | X  |
|            | 57220             | Money order fees .....  | Q                                    | Q                       | 12 115                        | Q                                    | Z                               | X  |
|            | 57230             | Travelers' check fees .....   | Q                                    | Q                       | 4 869                         | Q                                    | Z                               | X  |
|            | 57240             | Other fees .....  | Q                                    | Q                       | 52 810                        | Q                                    | .1                              | X  |
|            | 57310             | Foreign currency exchange fees - retail .....   | Q                                    | Q                       | 2 023                         | Q                                    | Z                               | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....                        | Q                                    | Q                       | 246 360                       | Q                                    | .3                              | X  |
|            |                   | Management of financial market and clearing products:                                     |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees .....  | Q                                    | Q                       | 2 480                         | Q                                    | Z                               | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees .....       | Q                                    | Q                       | 1 493                         | Q                                    | Z                               | X  |
|            | 57540             | Security and commodity contract exchange and clearinghouse listing fees .....             | Q                                    | Q                       | 182                           | Q                                    | Z                               | X  |
|            |                   | Automated clearinghouse (ACH) products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57610             | ACH payroll deposit fees .....  | Q                                    | Q                       | 51                            | Q                                    | Z                               | X  |
|            | 57620             | ACH bill and utility payment fees .....   | Q                                    | Q                       | 2 345                         | Q                                    | Z                               | X  |
|            | 57630             | Other ACH fees .....  | Q                                    | Q                       | 9 546                         | Q                                    | Z                               | X  |
|            |                   | Financial planning and investment management products:                                    |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government ..... | Q                                    | Q                       | 32 135                        | Q                                    | Z                               | X  |
|            | 57720             | Financial planning and investment management services for individuals .....               | Q                                    | Q                       | 83 626                        | Q                                    | .1                              | X  |
|            | 57810             | Other products supporting financial services - fees .....                                 | Q                                    | Q                       | 5 759 246                     | Q                                    | 7.4                             | X  |
| 522120     |                   | Savings institutions .....  | 16 744                               | X                       | 77 459 937                    | X                                    | 100.0                           | 88.2                                     |
|            |                   | Loan income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....   | Q                                    | Q                       | 11 602 519                    | Q                                    | 15.0                            | 86.8                                     |
|            | 55011             | Interest income .....   | Q                                    | Q                       | 11 502 673                    | Q                                    | 14.9                            | X  |
|            | 55012             | Origination fees .....  | Q                                    | Q                       | 25 520                        | Q                                    | Z                               | X  |
|            | 55013             | Other fees .....  | Q                                    | Q                       | 74 326                        | Q                                    | .1                              | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....  | Q                                    | Q                       | 9 092 281                     | Q                                    | 11.7                            | 88.1                                     |
|            | 55021             | Interest income .....   | Q                                    | Q                       | 8 753 494                     | Q                                    | 11.3                            | X  |
|            | 55022             | Origination fees .....  | Q                                    | Q                       | 101 774                       | Q                                    | .1                              | X  |
|            | 55023             | Other fees .....  | Q                                    | Q                       | 237 013                       | Q                                    | .3                              | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....  | Q                                    | Q                       | 706 491                       | Q                                    | .9                              | 87.9                                     |
|            | 55031             | Interest income .....   | Q                                    | Q                       | 650 671                       | Q                                    | .8                              | X  |
|            | 55032             | Origination fees .....  | Q                                    | Q                       | 16 470                        | Q                                    | Z                               | X  |
|            | 55033             | Other fees .....  | Q                                    | Q                       | 39 350                        | Q                                    | .1                              | X  |
|            | 55040             | Loans to governments .....  | Q                                    | Q                       | 269 894                       | Q                                    | .3                              | 82.8                                     |
|            | 55041             | Interest income .....   | Q                                    | Q                       | 268 877                       | Q                                    | .3                              | X  |
|            | 55042             | Origination fees .....  | Q                                    | Q                       | 7                             | Q                                    | Z                               | X  |
|            | 55043             | Other fees .....  | Q                                    | Q                       | 1 010                         | Q                                    | Z                               | X  |
|            | 55050             | Loans to consumers - secured .....  | Q                                    | Q                       | 32 005 691                    | Q                                    | 41.3                            | 85.6                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....  | Q                                    | Q                       | 23 023 161                    | Q                                    | 29.7                            | X  |
|            | 55052             | Home equity loans .....   | Q                                    | Q                       | 2 350 999                     | Q                                    | 3.0                             | X  |
|            | 55053             | Vehicle loans .....   | Q                                    | Q                       | 2 002 313                     | Q                                    | 2.6                             | X  |
|            | 55054             | Other loans to consumers .....  | Q                                    | Q                       | 1 408 924                     | Q                                    | 1.8                             | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans .....  | Q                                    | Q                       | 1 860 668                     | Q                                    | 2.4                             | X  |
|            | 55056             | Home equity loans .....   | Q                                    | Q                       | 24 904                        | Q                                    | Z                               | X  |
|            | 55057             | Vehicle loans .....   | Q                                    | Q                       | 8 137                         | Q                                    | Z                               | X  |
|            | 55058             | Other loans to consumers .....  | Q                                    | Q                       | 30 342                        | Q                                    | Z                               | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....  | Q                                    | Q                       | 1 060 193                     | Q                                    | 1.4                             | X  |
|            | 55061             | Home equity loans .....   | Q                                    | Q                       | 91 028                        | Q                                    | .1                              | X  |
|            | 55062             | Vehicle loans .....   | Q                                    | Q                       | 52 258                        | Q                                    | .1                              | X  |
|            | 55063             | Other loans to consumers .....  | Q                                    | Q                       | 92 764                        | Q                                    | .1                              | X  |
|            | 55070             | Loans to consumers - unsecured .....  | Q                                    | Q                       | 292 471                       | Q                                    | .4                              | 87.7                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55071             | Personal lines of credit .....  | Q                                    | Q                       | 110 609                       | Q                                    | .1                              | X  |
|            | 55074             | Other loans to consumers .....  | Q                                    | Q                       | 170 848                       | Q                                    | .2                              | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55075             | Personal lines of credit .....  | Q                                    | Q                       | 343                           | Q                                    | Z                               | X  |
|            | 55078             | Other loans to consumers .....  | Q                                    | Q                       | 2 375                         | Q                                    | Z                               | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55079             | Personal lines of credit .....  | Q                                    | Q                       | 3 085                         | Q                                    | Z                               | X  |
|            | 55083             | Other loans to consumers .....  | Q                                    | Q                       | 5 211                         | Q                                    | Z                               | X  |

See footnotes at end of table.



Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line                                 | Establishments with the product line |                         | Product line revenue            |                                       | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|---------------------------------|---------------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | As percent of total revenue of— |                                       |  |
|            |                   |   |                                      |                         | Amount <sup>1</sup> (\$1,000)   | Estab-lishments with the product line |  |
| 522120     |                   | Savings institutions—Con.   |                                      |                         |                                 |                                       |  |
|            | 52210             | Credit financing products, except loans:                          |                                      |                         |                                 |                                       |  |
|            | 52211             | Credit card cardholder and merchant fees                          | Q                                    | Q                       | 688 479                         | Q                                     | .9                                       |
|            | 52212             | Interest income   | Q                                    | Q                       | 542 205                         | Q                                     | .7                                       |
|            | 52213             | Cardholder fees   | Q                                    | Q                       | 92 380                          | Q                                     | .1                                       |
|            | 52220             | Merchant fees   | Q                                    | Q                       | 53 894                          | Q                                     | .1                                       |
|            | 52230             | Credit card association products - fees                           | Q                                    | Q                       | 223 269                         | Q                                     | .3                                       |
|            | 52240             | Factoring - fees  | Q                                    | Q                       | 1 807                           | Q                                     | .3                                       |
|            | 52241             | Leasing products  | Q                                    | Q                       | 241 025                         | Q                                     | .3                                       |
|            | 52242             | Interest income - motor vehicle leases                            | Q                                    | Q                       | 36 847                          | Q                                     | .3                                       |
|            | 52243             | Interest income - other leases                                    | Q                                    | Q                       | 199 224                         | Q                                     | .3                                       |
|            | 52244             | Fees - motor vehicle leases                                       | Q                                    | Q                       | 376                             | Q                                     | .3                                       |
|            | 52250             | Fees from other leases, except real estate rents                  | Q                                    | Q                       | 4 578                           | Q                                     | .3                                       |
|            | 52251             | Installment credit products                                       | Q                                    | Q                       | 81 992                          | Q                                     | .1                                       |
|            | 52252             | Interest income   | Q                                    | Q                       | 75 362                          | Q                                     | .1                                       |
|            | 52260             | Fees  | Q                                    | Q                       | 6 630                           | Q                                     | .1                                       |
|            | 52261             | All other credit financing products                               | Q                                    | Q                       | 22 549                          | Q                                     | .1                                       |
|            | 52262             | Interest income   | Q                                    | Q                       | 21 640                          | Q                                     | .1                                       |
|            |                   | Fees  | Q                                    | Q                       | 909                             | Q                                     | .1                                       |
|            | 55310             | Securities origination products:                                  |                                      |                         |                                 |                                       |  |
|            | 55320             | Public offering products - equity securities                      | Q                                    | Q                       | 3 263 649                       | Q                                     | 4.2                                      |
|            | 55330             | Public offering products - debt securities                        | Q                                    | Q                       | 136 248                         | Q                                     | .2                                       |
|            | 55340             | Private placement - equity securities                             | Q                                    | Q                       | 1 541                           | Q                                     | .1                                       |
|            |                   | Private placement - debt securities                               | Q                                    | Q                       | 1 397                           | Q                                     | .1                                       |
|            | 55410             | Brokerage and dealing products - debt instruments:                |                                      |                         |                                 |                                       |  |
|            | 55411             | Negotiable certificates of deposit                                | Q                                    | Q                       | 20 158                          | Q                                     | .1                                       |
|            | 55412             | Fees and commissions  | Q                                    | Q                       | 4 229                           | Q                                     | .1                                       |
|            | 55413             | Net gains (losses) in trading accounts, excluding interest income | Q                                    | Q                       | 553                             | Q                                     | .1                                       |
|            | 55414             | Interest income from trading accounts                             | Q                                    | Q                       | 15 119                          | Q                                     | .1                                       |
|            | 55420             | Margin interest   | Q                                    | Q                       | 257                             | Q                                     | .1                                       |
|            | 55421             | Commercial paper issued by financial institutions                 | Q                                    | Q                       | 54 681                          | Q                                     | .1                                       |
|            | 55422             | Fees and commissions  | Q                                    | Q                       | 27 015                          | Q                                     | .1                                       |
|            | 55423             | Net gains (losses) in trading accounts, excluding interest income | Q                                    | Q                       | 1 696                           | Q                                     | .1                                       |
|            | 55424             | Interest income from trading accounts                             | Q                                    | Q                       | 25 202                          | Q                                     | .1                                       |
|            | 55430             | Margin interest   | Q                                    | Q                       | 768                             | Q                                     | .1                                       |
|            | 55432             | Commercial paper issued by nonfinancial institutions              | Q                                    | Q                       | 17 709                          | Q                                     | .1                                       |
|            | 55433             | Net gains (losses) in trading accounts, excluding interest income | Q                                    | Q                       | 656                             | Q                                     | .1                                       |
|            | 55434             | Interest income from trading accounts                             | Q                                    | Q                       | 16 319                          | Q                                     | .1                                       |
|            | 55440             | Margin interest   | Q                                    | Q                       | 209                             | Q                                     | .1                                       |
|            | 55441             | Bankers acceptance  | Q                                    | Q                       | 3 999                           | Q                                     | .1                                       |
|            | 55442             | Fees and commissions  | Q                                    | Q                       | 2 758                           | Q                                     | .1                                       |
|            | 55443             | Net gains (losses) in trading accounts, excluding interest income | Q                                    | Q                       | 38                              | Q                                     | .1                                       |
|            | 55444             | Interest income from trading accounts                             | Q                                    | Q                       | 1 203                           | Q                                     | .1                                       |
|            | 55450             | Treasury bills  | Q                                    | Q                       | 34 316                          | Q                                     | .1                                       |
|            | 55451             | Fees and commissions  | Q                                    | Q                       | 5                               | Q                                     | .1                                       |
|            | 55452             | Net gains (losses) in trading accounts, excluding interest income | Q                                    | Q                       | 680                             | Q                                     | .1                                       |
|            | 55453             | Interest income from trading accounts                             | Q                                    | Q                       | 30 706                          | Q                                     | .1                                       |
|            | 55454             | Margin interest   | Q                                    | Q                       | 2 925                           | Q                                     | .1                                       |
|            | 55460             | Other money market instruments                                    | Q                                    | Q                       | 2 687 166                       | Q                                     | .1                                       |
|            | 55461             | Fees and commissions  | Q                                    | Q                       | 46 717                          | Q                                     | .1                                       |
|            | 55462             | Net gains (losses) in trading accounts, excluding interest income | Q                                    | Q                       | 1 960 938                       | Q                                     | .1                                       |
|            | 55463             | Interest income from trading accounts                             | Q                                    | Q                       | 668 206                         | Q                                     | .1                                       |
|            | 55464             | Margin interest   | Q                                    | Q                       | 11 305                          | Q                                     | .1                                       |
|            | 55470             | Corporate and trust notes and bonds                               | Q                                    | Q                       | 586 411                         | Q                                     | .1                                       |
|            | 55471             | Fees and commissions  | Q                                    | Q                       | 4 081                           | Q                                     | .1                                       |
|            | 55472             | Net gains (losses) in trading accounts, excluding interest income | Q                                    | Q                       | -2 800                          | Q                                     | .1                                       |
|            | 55473             | Interest income from trading accounts                             | Q                                    | Q                       | 408 510                         | Q                                     | .1                                       |
|            | 55474             | Margin interest   | Q                                    | Q                       | 176 620                         | Q                                     | .1                                       |
|            | 55480             | National government notes and bonds                               | Q                                    | Q                       | 1 767 363                       | Q                                     | .1                                       |
|            | 55481             | Fees and commissions  | Q                                    | Q                       | 18 163                          | Q                                     | .1                                       |
|            | 55482             | Net gains (losses) in trading accounts, excluding interest income | Q                                    | Q                       | 44 396                          | Q                                     | .1                                       |
|            | 55483             | Interest income from trading accounts                             | Q                                    | Q                       | 1 506 269                       | Q                                     | .1                                       |
|            | 55484             | Margin interest   | Q                                    | Q                       | 198 535                         | Q                                     | .1                                       |
|            | 55490             | State provincial and local governments notes and bonds            | Q                                    | Q                       | 83 410                          | Q                                     | .1                                       |
|            | 55491             | Fees and commissions  | Q                                    | Q                       | 3 017                           | Q                                     | .1                                       |
|            | 55492             | Net gains (losses) in trading accounts, excluding interest income | Q                                    | Q                       | 259                             | Q                                     | .1                                       |
|            | 55493             | Interest income from trading accounts                             | Q                                    | Q                       | 76 914                          | Q                                     | .1                                       |
|            | 55494             | Margin interest   | Q                                    | Q                       | 3 220                           | Q                                     | .1                                       |
|            | 55610             | Brokerage and dealing products, equities                          | Q                                    | Q                       | 1 203 164                       | Q                                     | 1.6                                      |
|            | 55611             | Fees and commissions  | Q                                    | Q                       | 436 560                         | Q                                     | .6                                       |
|            | 55612             | Net gains (losses) in trading accounts, excluding interest income | Q                                    | Q                       | 247 005                         | Q                                     | .3                                       |
|            | 55613             | Interest income from trading accounts                             | Q                                    | Q                       | 513 462                         | Q                                     | .7                                       |
|            | 55614             | Margin interest   | Q                                    | Q                       | 6 137                           | Q                                     | .1                                       |
|            | 55710             | Brokerage and dealing products - derivative contracts:            |                                      |                         |                                 |                                       |  |
|            | 55712             | Futures contracts, exchange-traded                                | Q                                    | Q                       | 10 100                          | Q                                     | .1                                       |
|            | 55713             | Net gains (losses) in trading accounts, excluding interest income | Q                                    | Q                       | 8 739                           | Q                                     | .1                                       |
|            | 55720             | Interest income from trading accounts                             | Q                                    | Q                       | 1 361                           | Q                                     | .1                                       |
|            | 55730             | Option contracts, exchange-traded                                 | Q                                    | Q                       | 168                             | Q                                     | .1                                       |
|            | 55731             | Forward contracts, traded over-the-counter                        | Q                                    | Q                       | 20 661                          | Q                                     | .1                                       |
|            | 55732             | Fees and commissions  | Q                                    | Q                       | 1 008                           | Q                                     | .1                                       |
|            | 55733             | Net gains (losses) in trading accounts, excluding interest income | Q                                    | Q                       | 15 403                          | Q                                     | .1                                       |
|            | 55740             | Interest income from trading accounts                             | Q                                    | Q                       | 4 250                           | Q                                     | .1                                       |
|            | 55741             | Swaps, traded over-the-counter                                    | Q                                    | Q                       | 21 217                          | Q                                     | .1                                       |
|            | 55742             | Fees and commissions  | Q                                    | Q                       | 775                             | Q                                     | .1                                       |
|            | 55750             | Net gains (losses) in trading accounts, excluding interest income | Q                                    | Q                       | 20 442                          | Q                                     | .1                                       |
|            | 55751             | Option contracts traded over-the-counter                          | Q                                    | Q                       | 234                             | Q                                     | .1                                       |
|            | 55760             | Fees and commissions  | Q                                    | Q                       | 219                             | Q                                     | .1                                       |
|            | 55761             | Other derivative contracts, traded over-the-counter               | Q                                    | Q                       | 4 966                           | Q                                     | .1                                       |
|            | 55762             | Fees and commissions  | Q                                    | Q                       | 1 010                           | Q                                     | .1                                       |
|            | 55763             | Net gains (losses) in trading accounts, excluding interest income | Q                                    | Q                       | 3 790                           | Q                                     | .1                                       |
|            | 55810             | Interest income from trading accounts                             | Q                                    | Q                       | 57                              | Q                                     | .1                                       |
|            |                   | Brokerage and dealing foreign currency fees - wholesale           | Q                                    | Q                       | 4 322                           | Q                                     | .1                                       |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 522120     |                   | Savings institutions—Con.  |                                      |                         |                               |                                      |                                 |  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts | Q                                    | Q                       | 63 367                        | Q                                    | .1                              | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates                | Q                                    | Q                       | 75 514                        | Q                                    | .1                              | X  |
|            | 56110             | Brokerage correspondent products - fees  | Q                                    | Q                       | 8 698                         | Q                                    | Z                               | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts                     | Q                                    | Q                       | 150 777                       | Q                                    | .2                              | X  |
|            | 56310             | Repurchase agreements - net gains (losses)   | Q                                    | Q                       | 16 107                        | Q                                    | Z                               | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net                            | Q                                    | Q                       | 17 230                        | Q                                    | Z                               | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses)   | Q                                    | Q                       | 852 012                       | Q                                    | 1.1                             | X  |
|            | 56610             | Trading equities on own account - net gain (losses)  | Q                                    | Q                       | 127 586                       | Q                                    | .2                              | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses)   | Q                                    | Q                       | 11 776                        | Q                                    | Z                               | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses)  | Q                                    | Q                       | 45                            | Q                                    | Z                               | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses)                                      | Q                                    | Q                       | 536 714                       | Q                                    | .7                              | X  |
|            |                   | Deposit account related products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57010             | Fees for bundled deposit account services  | Q                                    | Q                       | 180 127                       | Q                                    | .2                              | X  |
|            | 57020             | Fees for individual deposit account services   | Q                                    | Q                       | 3 764 775                     | Q                                    | 4.9                             | 62.2                                     |
|            | 57021             | ATM charges and other electronic transaction fees  | Q                                    | Q                       | 967 954                       | Q                                    | 1.3                             | X  |
|            | 57022             | Other deposit account service fees   | Q                                    | Q                       | 2 796 821                     | Q                                    | 3.6                             | X  |
|            |                   | Cash handling and management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees  | Q                                    | Q                       | 239 573                       | Q                                    | .3                              | 75.6                                     |
|            | 57111             | Fees for bundled services  | Q                                    | Q                       | 163 826                       | Q                                    | .2                              | X  |
|            | 57112             | Fees for individual services   | Q                                    | Q                       | 75 747                        | Q                                    | .1                              | X  |
|            | 57120             | Correspondent account products service fees  | Q                                    | Q                       | 14 416                        | Q                                    | Z                               | X  |
|            | 57130             | Other cash handling and management product fees  | Q                                    | Q                       | 31 506                        | Q                                    | Z                               | X  |
|            |                   | Document payment products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57210             | Cashier's and certified check fees   | Q                                    | Q                       | 9 085                         | Q                                    | Z                               | X  |
|            | 57220             | Money order fees   | Q                                    | Q                       | 12 115                        | Q                                    | Z                               | X  |
|            | 57230             | Travelers' check fees  | Q                                    | Q                       | 4 869                         | Q                                    | Z                               | X  |
|            | 57240             | Other fees   | Q                                    | Q                       | 52 810                        | Q                                    | .1                              | X  |
|            | 57310             | Foreign currency exchange fees - retail  | Q                                    | Q                       | 2 023                         | Q                                    | Z                               | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees   | Q                                    | Q                       | 246 360                       | Q                                    | .3                              | X  |
|            |                   | Management of financial market and clearing products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees   | Q                                    | Q                       | 2 480                         | Q                                    | Z                               | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees  | Q                                    | Q                       | 1 493                         | Q                                    | Z                               | X  |
|            | 57540             | Security and commodity contract exchange and clearinghouse listing fees  | Q                                    | Q                       | 182                           | Q                                    | Z                               | X  |
|            |                   | Automated clearinghouse (ACH) products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57610             | ACH payroll deposit fees   | Q                                    | Q                       | 51                            | Q                                    | Z                               | X  |
|            | 57620             | ACH bill and utility payment fees  | Q                                    | Q                       | 2 345                         | Q                                    | Z                               | X  |
|            | 57630             | Other ACH fees   | Q                                    | Q                       | 9 546                         | Q                                    | Z                               | X  |
|            |                   | Financial planning and investment management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government                                      | Q                                    | Q                       | 32 135                        | Q                                    | Z                               | X  |
|            | 57720             | Financial planning and investment management services for individuals  | Q                                    | Q                       | 83 626                        | Q                                    | .1                              | X  |
|            | 57810             | Other products supporting financial services - fees  | Q                                    | Q                       | 5 759 246                     | Q                                    | 7.4                             | X  |
| 5221201    |                   | Savings institutions - federally chartered   | 11 801                               | X                       | 55 971 008                    | X                                    | 100.0                           | 85.0                                     |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses  | Q                                    | Q                       | 10 381 045                    | Q                                    | 18.5                            | 83.5                                     |
|            | 55011             | Interest income  | Q                                    | Q                       | 10 304 455                    | Q                                    | 18.4                            | X  |
|            | 55012             | Origination fees   | Q                                    | Q                       | 9 434                         | Q                                    | Z                               | X  |
|            | 55013             | Other fees   | Q                                    | Q                       | 67 156                        | Q                                    | .1                              | X  |
|            | 55020             | Loans to nonfinancial businesses - secured   | Q                                    | Q                       | 6 458 205                     | Q                                    | 11.5                            | 84.9                                     |
|            | 55021             | Interest income  | Q                                    | Q                       | 6 189 378                     | Q                                    | 11.1                            | X  |
|            | 55022             | Origination fees   | Q                                    | Q                       | 69 465                        | Q                                    | .1                              | X  |
|            | 55023             | Other fees   | Q                                    | Q                       | 199 362                       | Q                                    | .4                              | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured   | Q                                    | Q                       | 477 102                       | Q                                    | .9                              | 84.8                                     |
|            | 55031             | Interest income  | Q                                    | Q                       | 434 807                       | Q                                    | .8                              | X  |
|            | 55032             | Origination fees   | Q                                    | Q                       | 10 594                        | Q                                    | Z                               | X  |
|            | 55033             | Other fees   | Q                                    | Q                       | 31 701                        | Q                                    | .1                              | X  |
|            | 55040             | Loans to governments   | Q                                    | Q                       | 160 041                       | Q                                    | .3                              | 72.8                                     |
|            | 55041             | Interest income  | Q                                    | Q                       | 159 684                       | Q                                    | .3                              | X  |
|            | 55043             | Other fees   | Q                                    | Q                       | 355                           | Q                                    | Z                               | X  |
|            | 55050             | Loans to consumers - secured   | Q                                    | Q                       | 20 844 374                    | Q                                    | 37.2                            | 82.5                                     |
|            |                   | Interest income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans   | Q                                    | Q                       | 13 939 589                    | Q                                    | 24.9                            | X  |
|            | 55052             | Home equity loans  | Q                                    | Q                       | 1 597 607                     | Q                                    | 2.9                             | X  |
|            | 55053             | Vehicle loans  | Q                                    | Q                       | 1 627 065                     | Q                                    | 2.9                             | X  |
|            | 55054             | Other loans to consumers   | Q                                    | Q                       | 1 111 858                     | Q                                    | 2.0                             | X  |
|            |                   | Origination fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans   | Q                                    | Q                       | 1 650 918                     | Q                                    | 3.0                             | X  |
|            | 55056             | Home equity loans  | Q                                    | Q                       | 14 088                        | Q                                    | Z                               | X  |
|            | 55057             | Vehicle loans  | Q                                    | Q                       | 7 448                         | Q                                    | Z                               | X  |
|            | 55058             | Other loans to consumers   | Q                                    | Q                       | 24 695                        | Q                                    | Z                               | X  |
|            |                   | Other fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans   | Q                                    | Q                       | 713 205                       | Q                                    | 1.3                             | X  |
|            | 55061             | Home equity loans  | Q                                    | Q                       | 24 419                        | Q                                    | Z                               | X  |
|            | 55062             | Vehicle loans  | Q                                    | Q                       | 48 103                        | Q                                    | .1                              | X  |
|            | 55063             | Other loans to consumers   | Q                                    | Q                       | 85 379                        | Q                                    | .2                              | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line                                       | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 5221201    |                   | Savings institutions - federally chartered—Con.                         |                                      |                         |                               |                                      |                                 |  |
|            | 55070             | Loan income—Con.<br>Loans to consumers - unsecured .....                | Q                                    | Q                       | 127 482                       | Q                                    | .2                              | 84.4                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55071             | Personal lines of credit .....  | Q                                    | Q                       | 62 328                        | Q                                    | .1                              | X  |
|            | 55074             | Other loans to consumers .....  | Q                                    | Q                       | 59 364                        | Q                                    | .1                              | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55075             | Personal lines of credit .....  | Q                                    | Q                       | 289                           | Q                                    | Z                               | X  |
|            | 55078             | Other loans to consumers .....  | Q                                    | Q                       | 1 811                         | Q                                    | Z                               | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55079             | Personal lines of credit .....  | Q                                    | Q                       | 2 388                         | Q                                    | Z                               | X  |
|            | 55083             | Other loans to consumers .....  | Q                                    | Q                       | 1 302                         | Q                                    | Z                               | X  |
|            |                   | Credit financing products, except loans:                                |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....                          | Q                                    | Q                       | 589 583                       | Q                                    | 1.1                             | 84.1                                     |
|            | 55211             | Interest income .....   | Q                                    | Q                       | 466 667                       | Q                                    | .8                              | X  |
|            | 55212             | Cardholder fees .....   | Q                                    | Q                       | 78 679                        | Q                                    | .1                              | X  |
|            | 55213             | Merchant fees .....   | Q                                    | Q                       | 44 237                        | Q                                    | .1                              | X  |
|            | 55220             | Credit card association products - fees .....                           | Q                                    | Q                       | 221 429                       | Q                                    | .4                              | X  |
|            | 55230             | Factoring - fees .....  | Q                                    | Q                       | 1 752                         | Q                                    | Z                               | X  |
|            | 55240             | Leasing products .....  | Q                                    | Q                       | 193 078                       | Q                                    | .3                              | 84.6                                     |
|            | 55241             | Interest income - motor vehicle leases .....                            | Q                                    | Q                       | 14 253                        | Q                                    | Z                               | X  |
|            | 55242             | Interest income - other leases .....                                    | Q                                    | Q                       | 175 429                       | Q                                    | .3                              | X  |
|            | 55243             | Fees - motor vehicle leases .....                                       | Q                                    | Q                       | 317                           | Q                                    | Z                               | X  |
|            | 55244             | Fees from other leases, except real estate rents .....                  | Q                                    | Q                       | 3 079                         | Q                                    | Z                               | X  |
|            | 55250             | Installment credit products .....                                       | Q                                    | Q                       | 8 094                         | Q                                    | Z                               | 85.0                                     |
|            | 55251             | Interest income .....   | Q                                    | Q                       | 1 533                         | Q                                    | Z                               | X  |
|            | 55252             | Fees .....  | Q                                    | Q                       | 6 561                         | Q                                    | Z                               | X  |
|            | 55260             | All other credit financing products .....                               | Q                                    | Q                       | 4 621                         | Q                                    | Z                               | 84.9                                     |
|            | 55261             | Interest income .....   | Q                                    | Q                       | 4 349                         | Q                                    | Z                               | X  |
|            | 55262             | Fees .....  | Q                                    | Q                       | 272                           | Q                                    | Z                               | X  |
|            |                   | Securities origination products:  |                                      |                         |                               |                                      |                                 |  |
|            | 55310             | Public offering products - equity securities .....                      | Q                                    | Q                       | 2 964 310                     | Q                                    | 5.3                             | X  |
|            | 55320             | Public offering products - debt securities .....                        | Q                                    | Q                       | 86 851                        | Q                                    | .2                              | X  |
|            | 55330             | Private placement - equity securities .....                             | Q                                    | Q                       | 751                           | Q                                    | Z                               | X  |
|            | 55340             | Private placement - debt securities .....                               | Q                                    | Q                       | 284                           | Q                                    | Z                               | X  |
|            |                   | Brokerage and dealing products - debt instruments:                      |                                      |                         |                               |                                      |                                 |  |
|            | 55410             | Negotiable certificates of deposit .....                                | Q                                    | Q                       | 13 607                        | Q                                    | Z                               | 74.9                                     |
|            | 55411             | Fees and commissions .....  | Q                                    | Q                       | 636                           | Q                                    | Z                               | X  |
|            | 55412             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | 1 054                         | Q                                    | Z                               | X  |
|            | 55413             | Interest income from trading accounts .....                             | Q                                    | Q                       | 11 664                        | Q                                    | Z                               | X  |
|            | 55414             | Margin interest .....   | Q                                    | Q                       | 253                           | Q                                    | Z                               | X  |
|            | 55420             | Commercial paper issued by financial institutions .....                 | Q                                    | Q                       | 26 106                        | Q                                    | Z                               | 84.1                                     |
|            | 55421             | Fees and commissions .....  | Q                                    | Q                       | 7 703                         | Q                                    | Z                               | X  |
|            | 55422             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | 1 696                         | Q                                    | Z                               | X  |
|            | 55423             | Interest income from trading accounts .....                             | Q                                    | Q                       | 16 519                        | Q                                    | Z                               | X  |
|            | 55424             | Margin interest .....   | Q                                    | Q                       | 188                           | Q                                    | Z                               | X  |
|            | 55430             | Commercial paper issued by nonfinancial institutions .....              | Q                                    | Q                       | 13 187                        | Q                                    | Z                               | 85.0                                     |
|            | 55432             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | 656                           | Q                                    | Z                               | X  |
|            | 55433             | Interest income from trading accounts .....                             | Q                                    | Q                       | 12 461                        | Q                                    | Z                               | X  |
|            | 55440             | Bankers acceptance .....  | Q                                    | Q                       | 3 999                         | Q                                    | Z                               | 85.0                                     |
|            | 55441             | Fees and commissions .....  | Q                                    | Q                       | 2 758                         | Q                                    | Z                               | X  |
|            | 55442             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | 38                            | Q                                    | Z                               | X  |
|            | 55443             | Interest income from trading accounts .....                             | Q                                    | Q                       | 1 203                         | Q                                    | Z                               | X  |
|            | 55450             | Treasury bills .....  | Q                                    | Q                       | 13 396                        | Q                                    | Z                               | 85.0                                     |
|            | 55452             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | 680                           | Q                                    | Z                               | X  |
|            | 55453             | Interest income from trading accounts .....                             | Q                                    | Q                       | 12 027                        | Q                                    | Z                               | X  |
|            | 55460             | Other money market instruments .....                                    | Q                                    | Q                       | 2 396 102                     | Q                                    | 4.3                             | 83.9                                     |
|            | 55461             | Fees and commissions .....  | Q                                    | Q                       | 35 873                        | Q                                    | .1                              | X  |
|            | 55462             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | 1 838 127                     | Q                                    | 3.3                             | X  |
|            | 55463             | Interest income from trading accounts .....                             | Q                                    | Q                       | 520 496                       | Q                                    | .9                              | X  |
|            | 55464             | Margin interest .....   | Q                                    | Q                       | 1 606                         | Q                                    | Z                               | X  |
|            | 55470             | Corporate and trust notes and bonds .....                               | Q                                    | Q                       | 257 474                       | Q                                    | .5                              | 84.6                                     |
|            | 55471             | Fees and commissions .....  | Q                                    | Q                       | 1 640                         | Q                                    | Z                               | X  |
|            | 55472             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | -1 275                        | Q                                    | Z                               | X  |
|            | 55473             | Interest income from trading accounts .....                             | Q                                    | Q                       | 249 043                       | Q                                    | .4                              | X  |
|            | 55474             | Margin interest .....   | Q                                    | Q                       | 8 066                         | Q                                    | Z                               | X  |
|            | 55480             | National government notes and bonds .....                               | Q                                    | Q                       | 1 026 310                     | Q                                    | 1.8                             | 61.3                                     |
|            | 55481             | Fees and commissions .....  | Q                                    | Q                       | 13 287                        | Q                                    | Z                               | X  |
|            | 55482             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | 34 484                        | Q                                    | .1                              | X  |
|            | 55483             | Interest income from trading accounts .....                             | Q                                    | Q                       | 958 966                       | Q                                    | 1.7                             | X  |
|            | 55484             | Margin interest .....   | Q                                    | Q                       | 19 573                        | Q                                    | Z                               | X  |
|            | 55490             | State provincial and local governments notes and bonds .....            | Q                                    | Q                       | 36 572                        | Q                                    | .1                              | 84.9                                     |
|            | 55491             | Fees and commissions .....  | Q                                    | Q                       | 536                           | Q                                    | Z                               | X  |
|            | 55492             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | 237                           | Q                                    | Z                               | X  |
|            | 55493             | Interest income from trading accounts .....                             | Q                                    | Q                       | 33 946                        | Q                                    | .1                              | X  |
|            | 55494             | Margin interest .....   | Q                                    | Q                       | 1 853                         | Q                                    | Z                               | X  |
|            | 55610             | Brokerage and dealing products, equities .....                          | Q                                    | Q                       | 1 084 162                     | Q                                    | 1.9                             | 84.8                                     |
|            | 55611             | Fees and commissions .....  | Q                                    | Q                       | 411 436                       | Q                                    | .7                              | X  |
|            | 55612             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | 226 525                       | Q                                    | .4                              | X  |
|            | 55613             | Interest income from trading accounts .....                             | Q                                    | Q                       | 445 777                       | Q                                    | .8                              | X  |
|            | 55614             | Margin interest .....   | Q                                    | Q                       | 424                           | Q                                    | Z                               | X  |
|            |                   | Brokerage and dealing products - derivative contracts:                  |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded .....                                | Q                                    | Q                       | 9 867                         | Q                                    | Z                               | 84.8                                     |
|            | 55712             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | 8 739                         | Q                                    | Z                               | X  |
|            | 55713             | Interest income from trading accounts .....                             | Q                                    | Q                       | 1 128                         | Q                                    | Z                               | X  |
|            | 55730             | Forward contracts, traded over-the-counter .....                        | Q                                    | Q                       | 18 769                        | Q                                    | Z                               | 85.0                                     |
|            | 55731             | Fees and commissions .....  | Q                                    | Q                       | 1 008                         | Q                                    | Z                               | X  |
|            | 55732             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | 13 511                        | Q                                    | Z                               | X  |
|            | 55733             | Interest income from trading accounts .....                             | Q                                    | Q                       | 4 250                         | Q                                    | Z                               | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 5221201    |                   | Savings institutions - federally chartered—Con.  |                                      |                         |                               |                                      |                                 |  |
|            |                   | Brokering and dealing products - derivative contracts—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 55740             | Swaps, traded over-the-counter .....   | Q                                    | Q                       | 21 213                        | Q                                    | Z                               | 85.0                                     |
|            | 55741             | Fees and commissions .....   | Q                                    | Q                       | 771                           | Q                                    | Z                               | X  |
|            | 55742             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | 20 442                        | Q                                    | Z                               | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....  | Q                                    | Q                       | 4 764                         | Q                                    | Z                               | 85.0                                     |
|            | 55761             | Fees and commissions .....   | Q                                    | Q                       | 945                           | Q                                    | Z                               | X  |
|            | 55762             | Net gains (losses) in trading accounts, excluding interest income .....  | Q                                    | Q                       | 3 787                         | Q                                    | Z                               | X  |
|            | 55763             | Interest income from trading accounts .....  | Q                                    | Q                       | 32                            | Q                                    | Z                               | X  |
|            | 55810             | Brokering and dealing foreign currency fees - wholesale .....  | Q                                    | Q                       | 4 289                         | Q                                    | Z                               | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts ..... | Q                                    | Q                       | 24 409                        | Q                                    | Z                               | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....                | Q                                    | Q                       | 32 574                        | Q                                    | .1                              | X  |
|            | 56110             | Brokerage correspondent products - fees .....  | Q                                    | Q                       | 1 367                         | Q                                    | Z                               | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....                     | Q                                    | Q                       | 114 069                       | Q                                    | .2                              | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....   | Q                                    | Q                       | 9 260                         | Q                                    | Z                               | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net .....                            | Q                                    | Q                       | 14 303                        | Q                                    | Z                               | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....   | Q                                    | Q                       | 402 019                       | Q                                    | .7                              | X  |
|            | 56610             | Trading equities on own account - net gain (losses) .....  | Q                                    | Q                       | 63 561                        | Q                                    | .1                              | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses) .....   | Q                                    | Q                       | 3 988                         | Q                                    | Z                               | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....                                      | Q                                    | Q                       | 472 759                       | Q                                    | .8                              | X  |
|            |                   | Deposit account related products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57010             | Fees for bundled deposit account services .....  | Q                                    | Q                       | 134 682                       | Q                                    | .2                              | X  |
|            | 57020             | Fees for individual deposit account services .....   | Q                                    | Q                       | 2 909 273                     | Q                                    | 5.2                             | 52.0                                     |
|            | 57021             | ATM charges and other electronic transaction fees .....  | Q                                    | Q                       | 818 281                       | Q                                    | 1.5                             | X  |
|            | 57022             | Other deposit account service fees .....   | Q                                    | Q                       | 2 090 992                     | Q                                    | 3.7                             | X  |
|            |                   | Cash handling and management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees .....  | Q                                    | Q                       | 208 930                       | Q                                    | .4                              | 69.6                                     |
|            | 57111             | Fees for bundled services .....  | Q                                    | Q                       | 151 820                       | Q                                    | .3                              | X  |
|            | 57112             | Fees for individual services .....   | Q                                    | Q                       | 57 110                        | Q                                    | .1                              | X  |
|            | 57120             | Correspondent account products service fees .....  | Q                                    | Q                       | 6 323                         | Q                                    | Z                               | X  |
|            | 57130             | Other cash handling and management product fees .....  | Q                                    | Q                       | 21 416                        | Q                                    | Z                               | X  |
|            |                   | Document payment products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57210             | Cashier's and certified check fees .....   | Q                                    | Q                       | 4 866                         | Q                                    | Z                               | X  |
|            | 57220             | Money order fees .....   | Q                                    | Q                       | 7 634                         | Q                                    | Z                               | X  |
|            | 57230             | Travelers' check fees .....  | Q                                    | Q                       | 3 373                         | Q                                    | Z                               | X  |
|            | 57240             | Other fees .....   | Q                                    | Q                       | 27 445                        | Q                                    | Z                               | X  |
|            | 57310             | Foreign currency exchange fees - retail .....  | Q                                    | Q                       | 1 480                         | Q                                    | Z                               | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....   | Q                                    | Q                       | 223 752                       | Q                                    | .4                              | X  |
|            |                   | Management of financial market and clearing products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees .....   | Q                                    | Q                       | 22                            | Q                                    | Z                               | X  |
|            | 57540             | Security and commodity contract exchange and clearinghouse listing fees .....  | Q                                    | Q                       | 115                           | Q                                    | Z                               | X  |
|            |                   | Automated clearinghouse (ACH) products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57610             | ACH payroll deposit fees .....   | Q                                    | Q                       | 12                            | Q                                    | Z                               | X  |
|            | 57620             | ACH bill and utility payment fees .....  | Q                                    | Q                       | 1 652                         | Q                                    | Z                               | X  |
|            | 57630             | Other ACH fees .....   | Q                                    | Q                       | 3 228                         | Q                                    | Z                               | X  |
|            |                   | Financial planning and investment management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government .....                                      | Q                                    | Q                       | 22 874                        | Q                                    | Z                               | X  |
|            | 57720             | Financial planning and investment management services for individuals .....  | Q                                    | Q                       | 51 107                        | Q                                    | .1                              | X  |
|            | 57810             | Other products supporting financial services - fees .....  | Q                                    | Q                       | 3 755 027                     | Q                                    | 6.7                             | X  |
| 5221203    |                   | Savings institutions - not federally chartered .....   | 4 939                                | X                       | D                             | X                                    | D                               | D  |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....  | Q                                    | Q                       | D                             | Q                                    | D                               | D  |
|            | 55011             | Interest income .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55012             | Origination fees .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55013             | Other fees .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....   | Q                                    | Q                       | D                             | Q                                    | D                               | D  |
|            | 55021             | Interest income .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55022             | Origination fees .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55023             | Other fees .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....   | Q                                    | Q                       | D                             | Q                                    | D                               | D  |
|            | 55031             | Interest income .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55032             | Origination fees .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55033             | Other fees .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55040             | Loans to governments .....   | Q                                    | Q                       | D                             | Q                                    | D                               | D  |
|            | 55041             | Interest income .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55042             | Origination fees .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55043             | Other fees .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55050             | Loans to consumers - secured .....   | Q                                    | Q                       | D                             | Q                                    | D                               | D  |
|            |                   | Interest income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55052             | Home equity loans .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55053             | Vehicle loans .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55054             | Other loans to consumers .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            |                   | Origination fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55056             | Home equity loans .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55057             | Vehicle loans .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55058             | Other loans to consumers .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line                                       | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 5221203    |                   | Savings institutions - not federally chartered—Con.                     |                                      |                         |                               |                                      |                                 |  |
|            | 55050             | Loan income—Con.<br>Loans to consumers - secured—Con.<br>Other fees:    |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55061             | Home equity loans .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55062             | Vehicle loans .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55063             | Other loans to consumers .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55070             | Loans to consumers - unsecured .....                                    | Q                                    | Q                       | D                             | Q                                    | D                               | D  |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55071             | Personal lines of credit .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55074             | Other loans to consumers .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55075             | Personal lines of credit .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55078             | Other loans to consumers .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55079             | Personal lines of credit .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55083             | Other loans to consumers .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            |                   | Credit financing products, except loans:                                |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....                          | Q                                    | Q                       | D                             | Q                                    | D                               | D  |
|            | 55211             | Interest income .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55212             | Cardholder fees .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55213             | Merchant fees .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55220             | Credit card association products - fees .....                           | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55230             | Factoring - fees .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55240             | Leasing products .....  | Q                                    | Q                       | D                             | Q                                    | D                               | D  |
|            | 55241             | Interest income - motor vehicle leases .....                            | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55242             | Interest income - other leases .....                                    | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55243             | Fees - motor vehicle leases .....                                       | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55244             | Fees from other leases, except real estate rents .....                  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55250             | Installment credit products .....                                       | Q                                    | Q                       | D                             | Q                                    | D                               | D  |
|            | 55251             | Interest income .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55252             | Fees .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55260             | All other credit financing products .....                               | Q                                    | Q                       | D                             | Q                                    | D                               | D  |
|            | 55261             | Interest income .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55262             | Fees .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            |                   | Securities origination products:  |                                      |                         |                               |                                      |                                 |  |
|            | 55310             | Public offering products - equity securities .....                      | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55320             | Public offering products - debt securities .....                        | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55330             | Private placement - equity securities .....                             | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55340             | Private placement - debt securities .....                               | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            |                   | Brokering and dealing products - debt instruments:                      |                                      |                         |                               |                                      |                                 |  |
|            | 55410             | Negotiable certificates of deposit .....                                | Q                                    | Q                       | D                             | Q                                    | D                               | D  |
|            | 55411             | Fees and commissions .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55412             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55413             | Interest income from trading accounts .....                             | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55414             | Margin interest .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55420             | Commercial paper issued by financial institutions .....                 | Q                                    | Q                       | D                             | Q                                    | D                               | D  |
|            | 55421             | Fees and commissions .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55423             | Interest income from trading accounts .....                             | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55424             | Margin interest .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55430             | Commercial paper issued by nonfinancial institutions .....              | Q                                    | Q                       | D                             | Q                                    | D                               | D  |
|            | 55433             | Interest income from trading accounts .....                             | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55434             | Margin interest .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55450             | Treasury bills .....  | Q                                    | Q                       | D                             | Q                                    | D                               | D  |
|            | 55451             | Fees and commissions .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55453             | Interest income from trading accounts .....                             | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55454             | Margin interest .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55460             | Other money market instruments .....                                    | Q                                    | Q                       | D                             | Q                                    | D                               | D  |
|            | 55461             | Fees and commissions .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55462             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55463             | Interest income from trading accounts .....                             | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55464             | Margin interest .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55470             | Corporate and trust notes and bonds .....                               | Q                                    | Q                       | D                             | Q                                    | D                               | D  |
|            | 55471             | Fees and commissions .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55472             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55473             | Interest income from trading accounts .....                             | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55474             | Margin interest .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55480             | National government notes and bonds .....                               | Q                                    | Q                       | D                             | Q                                    | D                               | D  |
|            | 55481             | Fees and commissions .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55482             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55483             | Interest income from trading accounts .....                             | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55484             | Margin interest .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55490             | State provincial and local governments notes and bonds .....            | Q                                    | Q                       | D                             | Q                                    | D                               | D  |
|            | 55491             | Fees and commissions .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55492             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55493             | Interest income from trading accounts .....                             | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55494             | Margin interest .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55610             | Brokering and dealing products, equities .....                          | Q                                    | Q                       | D                             | Q                                    | D                               | D  |
|            | 55611             | Fees and commissions .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55612             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55613             | Interest income from trading accounts .....                             | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55614             | Margin interest .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            |                   | Brokering and dealing products - derivative contracts:                  |                                      |                         |                               |                                      |                                 |  |
|            | 55730             | Forward contracts, traded over-the-counter .....                        | Q                                    | Q                       | D                             | Q                                    | D                               | D  |
|            | 55732             | Net gains (losses) in trading accounts, excluding interest income ..... | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55750             | Option contracts traded over-the-counter .....                          | Q                                    | Q                       | D                             | Q                                    | D                               | D  |
|            | 55751             | Fees and commissions .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 5221203    |                   | Savings institutions - not federally chartered—Con.  |                                      |                         |                               |                                      |                                 |  |
|            |                   | Brokering and dealing products - derivative contracts—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....  | Q                                    | Q                       | D                             | Q                                    | D                               | D  |
|            | 55761             | Fees and commissions .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55762             | Net gains (losses) in trading accounts, excluding interest income ..   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55763             | Interest income from trading accounts .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55810             | Brokering and dealing foreign currency fees - wholesale .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts ..... | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....                | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 56110             | Brokerage correspondent products - fees .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....                     | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net .....                            | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 56610             | Trading equities on own account - net gain (losses) .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses) .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses) .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....                                      | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            |                   | Deposit account related products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57010             | Fees for bundled deposit account services .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 57020             | Fees for individual deposit account services .....   | Q                                    | Q                       | D                             | Q                                    | D                               | D  |
|            | 57021             | ATM charges and other electronic transaction fees .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 57022             | Other deposit account service fees .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            |                   | Cash handling and management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees .....  | Q                                    | Q                       | D                             | Q                                    | D                               | D  |
|            | 57111             | Fees for bundled services .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 57112             | Fees for individual services .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 57120             | Correspondent account products service fees .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 57130             | Other cash handling and management product fees .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            |                   | Document payment products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57210             | Cashier's and certified check fees .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 57220             | Money order fees .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 57230             | Travelers' check fees .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 57240             | Other fees .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 57310             | Foreign currency exchange fees - retail .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            |                   | Management of financial market and clearing products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            |                   | Automated clearinghouse (ACH) products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57610             | ACH payroll deposit fees .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 57620             | ACH bill and utility payment fees .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 57630             | Other ACH fees .....   | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            |                   | Financial planning and investment management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government .....                                      | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 57720             | Financial planning and investment management services for individuals .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
|            | 57810             | Other products supporting financial services - fees .....  | Q                                    | Q                       | D                             | Q                                    | D                               | X  |
| 52213      |                   | Credit unions .....  | 16 295                               | X                       | 37 050 065                    | X                                    | 100.0                           | 84.2                                     |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....  | 868                                  | 3 011 082               | 396 500                       | 13.2                                 | 1.1                             | 83.7                                     |
|            | 55011             | Interest income .....  | 853                                  | 2 986 971               | 389 000                       | 13.0                                 | 1.1                             | X  |
|            | 55012             | Origination fees .....   | 30                                   | 74 992                  | 1 046                         | 1.4                                  | Z                               | X  |
|            | 55013             | Other fees .....   | 71                                   | 306 926                 | 6 454                         | 2.1                                  | Z                               | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....   | 1 550                                | 5 742 339               | 513 776                       | 8.9                                  | 1.4                             | 83.8                                     |
|            | 55021             | Interest income .....  | 1 533                                | 5 678 018               | 476 883                       | 8.4                                  | 1.3                             | X  |
|            | 55022             | Origination fees .....   | 187                                  | 939 450                 | 26 863                        | 2.9                                  | .1                              | X  |
|            | 55023             | Other fees .....   | 144                                  | 718 747                 | 10 030                        | 1.4                                  | Z                               | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....   | 351                                  | 1 231 609               | 19 929                        | 1.6                                  | .1                              | 83.2                                     |
|            | 55031             | Interest income .....  | 349                                  | 1 217 902               | 19 724                        | 1.6                                  | .1                              | X  |
|            | 55032             | Origination fees .....   | 18                                   | 73 713                  | 111                           | .2                                   | Z                               | X  |
|            | 55033             | Other fees .....   | 17                                   | 51 441                  | 94                            | .2                                   | Z                               | X  |
|            | 55050             | Loans to consumers - secured .....   | 15 716                               | 35 976 360              | 23 199 268                    | 64.5                                 | 62.6                            | 83.1                                     |
|            |                   | Interest income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....   | 10 353                               | 31 364 841              | 7 249 794                     | 23.1                                 | 19.6                            | X  |
|            | 55052             | Home equity loans .....  | 11 010                               | 30 920 633              | 2 875 949                     | 9.3                                  | 7.8                             | X  |
|            | 55053             | Vehicle loans .....  | 14 618                               | 33 594 079              | 9 969 933                     | 29.7                                 | 26.9                            | X  |
|            | 55054             | Other loans to consumers .....   | 12 551                               | 30 317 922              | 1 932 999                     | 6.4                                  | 5.2                             | X  |
|            |                   | Origination fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans .....   | 4 343                                | 18 421 112              | 416 075                       | 2.3                                  | 1.1                             | X  |
|            | 55056             | Home equity loans .....  | 887                                  | 3 370 692               | 16 976                        | .5                                   | Z                               | X  |
|            | 55057             | Vehicle loans .....  | 755                                  | 1 631 676               | 47 054                        | 2.9                                  | .1                              | X  |
|            | 55058             | Other loans to consumers .....   | 570                                  | 1 726 865               | 27 242                        | 1.6                                  | .1                              | X  |
|            |                   | Other fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....   | 3 079                                | 14 164 883              | 474 735                       | 3.4                                  | 1.3                             | X  |
|            | 55061             | Home equity loans .....  | 1 518                                | 6 738 800               | 21 693                        | .3                                   | .1                              | X  |
|            | 55062             | Vehicle loans .....  | 3 384                                | 10 340 326              | 76 700                        | .7                                   | .2                              | X  |
|            | 55063             | Other loans to consumers .....   | 3 055                                | 10 418 286              | 90 118                        | .9                                   | .2                              | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 52213      |                   | Credit unions—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 55070             | Loan income—Con.<br>Loans to consumers - unsecured .....                                   | 13 906                               | 32 129 071              | 3 028 420                     | 9.4                                  | 8.2                             | 83.3                                     |
|            | 55071             | Interest income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55074             | Personal lines of credit .....   | 10 060                               | 26 950 683              | 1 458 149                     | 5.4                                  | 3.9                             | X  |
|            |                   | Other loans to consumers .....   | 9 435                                | 23 012 001              | 1 440 321                     | 6.3                                  | 3.9                             | X  |
|            | 55075             | Origination fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55078             | Personal lines of credit .....   | 221                                  | 416 746                 | 4 617                         | 1.1                                  | Z                               | X  |
|            |                   | Other loans to consumers .....   | 302                                  | 663 553                 | 8 101                         | 1.2                                  | Z                               | X  |
|            | 55079             | Other fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55083             | Personal lines of credit .....   | 1 416                                | 6 715 989               | 47 881                        | .7                                   | .1                              | X  |
|            |                   | Other loans to consumers .....   | 2 109                                | 6 526 675               | 69 351                        | 1.1                                  | .2                              | X  |
|            | 55210             | Credit financing products, except loans:   |                                      |                         |                               |                                      |                                 |  |
|            | 55211             | Credit card cardholder and merchant fees .....   | 9 386                                | 26 447 128              | 2 428 647                     | 9.2                                  | 6.6                             | 83.1                                     |
|            | 55212             | Interest income .....  | 8 950                                | 24 706 899              | 1 791 151                     | 7.3                                  | 4.8                             | X  |
|            | 55213             | Cardholder fees .....  | 5 630                                | 18 461 274              | 207 475                       | 1.1                                  | .6                              | X  |
|            | 55218             | Merchant fees .....  | 3 709                                | 12 981 154              | 430 021                       | 3.3                                  | 1.2                             | X  |
|            | 55220             | Credit card association products - fees .....  | 955                                  | 3 049 746               | 119 947                       | 3.9                                  | .3                              | X  |
|            | 55240             | Leasing products .....   | 1 221                                | 5 942 096               | 83 632                        | 1.4                                  | .2                              | 83.2                                     |
|            | 55241             | Interest income - motor vehicle leases .....   | 1 180                                | 5 775 727               | 81 575                        | 1.4                                  | .2                              | X  |
|            | 55242             | Interest income - other leases .....   | 36                                   | 165 189                 | 778                           | .5                                   | Z                               | X  |
|            | 55243             | Fees - motor vehicle leases .....  | 51                                   | 284 404                 | 375                           | .1                                   | Z                               | X  |
|            | 55244             | Fees from other leases, except real estate rents .....                                     | 124                                  | 1 408 345               | 904                           | .1                                   | Z                               | X  |
|            | 55250             | Installment credit products .....  | 526                                  | 1 213 999               | 90 811                        | 7.5                                  | .2                              | 83.7                                     |
|            | 55251             | Interest income .....  | 325                                  | 759 995                 | 82 874                        | 10.9                                 | .2                              | X  |
|            | 55252             | Fees .....   | 280                                  | 560 770                 | 7 937                         | 1.4                                  | Z                               | X  |
|            | 55260             | All other credit financing products .....  | 1 317                                | 2 529 109               | 412 744                       | 16.3                                 | 1.1                             | 81.7                                     |
|            | 55261             | Interest income .....  | 788                                  | 1 576 701               | 379 520                       | 24.1                                 | 1.0                             | X  |
|            | 55262             | Fees .....   | 724                                  | 1 163 921               | 33 224                        | 2.9                                  | .1                              | X  |
|            | 57010             | Deposit account related products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57020             | Fees for bundled deposit account services .....  | 1 659                                | 5 130 566               | 193 999                       | 3.8                                  | .5                              | X  |
|            | 57021             | Fees for individual deposit account services .....   | 11 668                               | 31 690 358              | 2 646 742                     | 8.4                                  | 7.1                             | 82.6                                     |
|            | 57022             | ATM charges and other electronic transaction fees .....                                    | 9 566                                | 28 524 062              | 862 135                       | 3.0                                  | 2.3                             | X  |
|            |                   | Other deposit account service fees .....   | 10 350                               | 28 279 585              | 1 784 607                     | 6.3                                  | 4.8                             | X  |
|            | 57110             | Cash handling and management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57111             | Business account and cash management service fees .....                                    | 811                                  | 2 938 958               | 45 101                        | 1.5                                  | .1                              | 84.0                                     |
|            | 57112             | Fees for bundled services .....  | 306                                  | 1 001 987               | 9 691                         | 1.0                                  | Z                               | X  |
|            | 57120             | Fees for individual services .....   | 607                                  | 2 325 541               | 35 410                        | 1.5                                  | .1                              | X  |
|            | 57130             | Correspondent account products service fees .....  | 184                                  | 1 028 945               | 112 114                       | 10.9                                 | .3                              | X  |
|            |                   | Other cash handling and management product fees .....                                      | 540                                  | 1 991 950               | 45 751                        | 2.3                                  | .1                              | X  |
|            | 57210             | Document payment products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57220             | Cashier's and certified check fees .....   | 3 328                                | 12 549 134              | 30 096                        | .2                                   | .1                              | X  |
|            | 57230             | Money order fees .....   | 4 633                                | 16 145 477              | 29 442                        | .2                                   | .1                              | X  |
|            | 57240             | Travelers' check fees .....  | 2 537                                | 11 610 806              | 15 133                        | .1                                   | Z                               | X  |
|            | 57310             | Other fees .....   | 3 779                                | 10 791 946              | 232 336                       | 2.2                                  | .6                              | X  |
|            |                   | Foreign currency exchange fees - retail .....  | 162                                  | 763 998                 | 9 150                         | 1.2                                  | Z                               | X  |
|            | 57510             | Management of financial market and clearing products:                                      |                                      |                         |                               |                                      |                                 |  |
|            | 57520             | Payment clearing and settlement fees .....   | 481                                  | 1 687 602               | 115 523                       | 6.8                                  | .3                              | X  |
|            | 57530             | Security and commodity contract trade execution, clearing and settlement fees .....        | 79                                   | 523 073                 | 65 570                        | 12.5                                 | .2                              | X  |
|            | 57540             | Access fees for security and commodity contract trade execution and clearing systems ..... | 18                                   | 90 547                  | 769                           | .8                                   | Z                               | X  |
|            |                   | Security and commodity contract exchange and clearinghouse listing fees .....              | 32                                   | 130 331                 | 11 738                        | 9.0                                  | Z                               | X  |
|            | 57610             | Automated clearinghouse (ACH) products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57620             | ACH payroll deposit fees .....   | 236                                  | 703 929                 | 7 038                         | 1.0                                  | Z                               | X  |
|            | 57630             | ACH bill and utility payment fees .....  | 588                                  | 2 465 509               | 7 696                         | .3                                   | Z                               | X  |
|            | 57810             | Other ACH fees .....   | 1 700                                | 5 852 781               | 71 832                        | 1.2                                  | .2                              | X  |
|            |                   | Other products supporting financial services - fees .....                                  | 6 722                                | 20 190 863              | 3 116 361                     | 15.4                                 | 8.4                             | X  |
| 522130     |                   | Credit unions .....  | 16 295                               | X                       | 37 050 065                    | X                                    | 100.0                           | 84.2                                     |
|            | 55010             | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55011             | Loans to financial businesses .....  | 868                                  | 3 011 082               | 396 500                       | 13.2                                 | 1.1                             | 83.7                                     |
|            | 55012             | Interest income .....  | 853                                  | 2 986 971               | 389 000                       | 13.0                                 | 1.1                             | X  |
|            | 55013             | Origination fees .....   | 30                                   | 74 992                  | 1 046                         | 1.4                                  | Z                               | X  |
|            | 55020             | Other fees .....   | 71                                   | 306 926                 | 6 454                         | 2.1                                  | Z                               | X  |
|            | 55021             | Loans to nonfinancial businesses - secured .....   | 1 550                                | 5 742 339               | 513 776                       | 8.9                                  | 1.4                             | 83.8                                     |
|            | 55022             | Interest income .....  | 1 533                                | 5 678 018               | 476 883                       | 8.4                                  | 1.3                             | X  |
|            | 55023             | Origination fees .....   | 187                                  | 939 450                 | 26 863                        | 2.9                                  | .1                              | X  |
|            | 55030             | Other fees .....   | 144                                  | 718 747                 | 10 030                        | 1.4                                  | Z                               | X  |
|            | 55031             | Loans to nonfinancial businesses - unsecured .....   | 351                                  | 1 231 609               | 19 929                        | 1.6                                  | .1                              | 83.2                                     |
|            | 55032             | Interest income .....  | 349                                  | 1 217 902               | 19 724                        | 1.6                                  | .1                              | X  |
|            | 55033             | Origination fees .....   | 18                                   | 73 713                  | 111                           | .1                                   | Z                               | X  |
|            | 55034             | Other fees .....   | 17                                   | 51 441                  | 94                            | .2                                   | Z                               | X  |
|            | 55050             | Loans to consumers - secured .....   | 15 716                               | 35 976 360              | 23 199 268                    | 64.5                                 | 62.6                            | 83.1                                     |
|            | 55051             | Interest income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55052             | Residential mortgage loans .....   | 10 353                               | 31 364 841              | 7 249 794                     | 23.1                                 | 19.6                            | X  |
|            | 55053             | Home equity loans .....  | 11 010                               | 30 920 633              | 2 875 949                     | 9.3                                  | 7.8                             | X  |
|            | 55054             | Vehicle loans .....  | 14 618                               | 33 594 079              | 9 969 933                     | 29.7                                 | 26.9                            | X  |
|            |                   | Other loans to consumers .....   | 12 551                               | 30 317 922              | 1 932 999                     | 6.4                                  | 5.2                             | X  |
|            | 55055             | Origination fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55056             | Residential mortgage loans .....   | 4 343                                | 18 421 112              | 416 075                       | 2.3                                  | 1.1                             | X  |
|            | 55057             | Home equity loans .....  | 887                                  | 3 370 692               | 16 976                        | .5                                   | Z                               | X  |
|            | 55058             | Vehicle loans .....  | 755                                  | 1 631 676               | 47 054                        | 2.9                                  | .1                              | X  |
|            |                   | Other loans to consumers .....   | 570                                  | 1 726 865               | 27 242                        | 1.6                                  | .1                              | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 522130     |                   | Credit unions—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 55050             | Loan income—Con.   |                                      |                         |                               |                                      |                                 |  |
|            |                   | Loans to consumers - secured—Con.  |                                      |                         |                               |                                      |                                 |  |
|            |                   | Other fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....   | 3 079                                | 14 164 883              | 474 735                       | 3.4                                  | 1.3                             | X  |
|            | 55061             | Home equity loans .....  | 1 518                                | 6 738 800               | 21 693                        | .3                                   | .1                              | X  |
|            | 55062             | Vehicle loans .....  | 3 384                                | 10 340 326              | 76 700                        | .7                                   | .2                              | X  |
|            | 55063             | Other loans to consumers .....   | 3 055                                | 10 418 286              | 90 118                        | .9                                   | .2                              | X  |
|            | 55070             | Loans to consumers - unsecured .....   | 13 906                               | 32 129 071              | 3 028 420                     | 9.4                                  | 8.2                             | 83.3                                     |
|            |                   | Interest income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55071             | Personal lines of credit .....   | 10 060                               | 26 950 683              | 1 458 149                     | 5.4                                  | 3.9                             | X  |
|            | 55074             | Other loans to consumers .....   | 9 435                                | 23 012 001              | 1 440 321                     | 6.3                                  | 3.9                             | X  |
|            |                   | Origination fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55075             | Personal lines of credit .....   | 221                                  | 416 746                 | 4 617                         | 1.1                                  | Z                               | X  |
|            | 55078             | Other loans to consumers .....   | 302                                  | 663 553                 | 8 101                         | 1.2                                  | Z                               | X  |
|            |                   | Other fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55079             | Personal lines of credit .....   | 1 416                                | 6 715 989               | 47 881                        | .7                                   | .1                              | X  |
|            | 55083             | Other loans to consumers .....   | 2 109                                | 6 526 675               | 69 351                        | 1.1                                  | .2                              | X  |
|            |                   | Credit financing products, except loans:   |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....   | 9 386                                | 26 447 128              | 2 428 647                     | 9.2                                  | 6.6                             | 83.1                                     |
|            | 55211             | Interest income .....  | 8 950                                | 24 706 899              | 1 791 151                     | 7.3                                  | 4.8                             | X  |
|            | 55212             | Cardholder fees .....  | 5 630                                | 18 461 274              | 207 475                       | 1.1                                  | .6                              | X  |
|            | 55213             | Merchant fees .....  | 3 709                                | 12 981 154              | 430 021                       | 3.3                                  | 1.2                             | X  |
|            | 55220             | Credit card association products - fees .....  | 955                                  | 3 049 746               | 119 947                       | 3.9                                  | .3                              | X  |
|            | 55240             | Leasing products .....   | 1 221                                | 5 942 096               | 83 632                        | 1.4                                  | .2                              | 83.2                                     |
|            | 55241             | Interest income - motor vehicle leases .....   | 1 180                                | 5 775 727               | 81 575                        | 1.4                                  | .2                              | X  |
|            | 55242             | Interest income - other leases .....   | 36                                   | 165 189                 | 778                           | .5                                   | Z                               | X  |
|            | 55243             | Fees - motor vehicle leases .....  | 51                                   | 284 404                 | 375                           | .1                                   | Z                               | X  |
|            | 55244             | Fees from other leases, except real estate rents .....                                     | 124                                  | 1 408 345               | 904                           | .7                                   | Z                               | X  |
|            | 55250             | Installment credit products .....  | 526                                  | 1 213 999               | 90 811                        | 7.5                                  | .2                              | 83.7                                     |
|            | 55251             | Interest income .....  | 325                                  | 759 995                 | 82 874                        | 10.9                                 | .2                              | X  |
|            | 55252             | Fees .....   | 280                                  | 560 770                 | 7 937                         | 1.4                                  | Z                               | X  |
|            | 55260             | All other credit financing products .....  | 1 317                                | 2 529 109               | 412 744                       | 16.3                                 | 1.1                             | 81.7                                     |
|            | 55261             | Interest income .....  | 788                                  | 1 576 701               | 379 520                       | 24.1                                 | 1.0                             | X  |
|            | 55262             | Fees .....   | 724                                  | 1 163 921               | 33 224                        | 2.9                                  | .1                              | X  |
|            |                   | Deposit account related products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57010             | Fees for bundled deposit account services .....  | 1 659                                | 5 130 566               | 193 999                       | 3.8                                  | .5                              | X  |
|            | 57020             | Fees for individual deposit account services .....   | 11 668                               | 31 690 358              | 2 646 742                     | 8.4                                  | 7.1                             | 82.6                                     |
|            | 57021             | ATM charges and other electronic transaction fees .....                                    | 9 566                                | 28 524 062              | 862 135                       | 3.0                                  | 2.3                             | X  |
|            | 57022             | Other deposit account service fees .....   | 10 350                               | 28 279 585              | 1 784 607                     | 6.3                                  | 4.8                             | X  |
|            |                   | Cash handling and management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees .....                                    | 811                                  | 2 938 958               | 45 101                        | 1.5                                  | .1                              | 84.0                                     |
|            | 57111             | Fees for bundled services .....  | 306                                  | 1 001 987               | 9 691                         | 1.0                                  | Z                               | X  |
|            | 57112             | Fees for individual services .....   | 607                                  | 2 325 541               | 35 410                        | 1.5                                  | .1                              | X  |
|            | 57120             | Correspondent account products service fees .....  | 184                                  | 1 028 945               | 112 114                       | 10.9                                 | .3                              | X  |
|            | 57130             | Other cash handling and management product fees .....                                      | 540                                  | 1 991 950               | 45 751                        | 2.3                                  | .1                              | X  |
|            |                   | Document payment products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57210             | Cashier's and certified check fees .....   | 3 328                                | 12 549 134              | 30 096                        | .2                                   | .1                              | X  |
|            | 57220             | Money order fees .....   | 4 633                                | 16 145 477              | 29 442                        | .2                                   | .1                              | X  |
|            | 57230             | Travelers' check fees .....  | 2 537                                | 11 610 806              | 15 133                        | .1                                   | Z                               | X  |
|            | 57240             | Other fees .....   | 3 779                                | 10 791 946              | 232 336                       | 2.2                                  | .6                              | X  |
|            | 57310             | Foreign currency exchange fees - retail .....  | 162                                  | 763 998                 | 9 150                         | 1.2                                  | Z                               | X  |
|            |                   | Management of financial market and clearing products:                                      |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees .....   | 481                                  | 1 687 602               | 115 523                       | 6.8                                  | .3                              | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees .....        | 79                                   | 523 073                 | 65 570                        | 12.5                                 | .2                              | X  |
|            | 57530             | Access fees for security and commodity contract trade execution and clearing systems ..... | 18                                   | 90 547                  | 769                           | .8                                   | Z                               | X  |
|            | 57540             | Security and commodity contract exchange and clearinghouse listing fees .....              | 32                                   | 130 331                 | 11 738                        | 9.0                                  | Z                               | X  |
|            |                   | Automated clearinghouse (ACH) products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57610             | ACH payroll deposit fees .....   | 236                                  | 703 929                 | 7 038                         | 1.0                                  | Z                               | X  |
|            | 57620             | ACH bill and utility payment fees .....  | 588                                  | 2 465 509               | 7 696                         | .3                                   | Z                               | X  |
|            | 57630             | Other ACH fees .....   | 1 700                                | 5 852 781               | 71 832                        | 1.2                                  | .2                              | X  |
|            | 57810             | Other products supporting financial services - fees .....                                  | 6 722                                | 20 190 863              | 3 116 361                     | 15.4                                 | 8.4                             | X  |
| 5221301    |                   | Credit unions - federally chartered .....  | 9 102                                | X                       | 19 629 157                    | X                                    | 100.0                           | 85.9                                     |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....  | 490                                  | 1 547 445               | 179 686                       | 11.6                                 | .9                              | 85.4                                     |
|            | 55011             | Interest income .....  | 485                                  | 1 542 569               | 176 798                       | 11.5                                 | .9                              | X  |
|            | 55012             | Origination fees .....   | 22                                   | 37 476                  | 708                           | 1.9                                  | Z                               | X  |
|            | 55013             | Other fees .....   | 49                                   | 193 041                 | 2 180                         | 1.1                                  | Z                               | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....   | 811                                  | 2 864 770               | 259 752                       | 9.1                                  | 1.3                             | 85.7                                     |
|            | 55021             | Interest income .....  | 798                                  | 2 831 515               | 258 003                       | 9.1                                  | 1.3                             | X  |
|            | 55022             | Origination fees .....   | 72                                   | 320 218                 | 1 410                         | .4                                   | Z                               | X  |
|            | 55023             | Other fees .....   | 49                                   | 193 849                 | 339                           | .2                                   | Z                               | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....   | 168                                  | 568 298                 | 10 691                        | 1.9                                  | .1                              | 85.6                                     |
|            | 55031             | Interest income .....  | 168                                  | 568 298                 | 10 583                        | 1.9                                  | .1                              | X  |
|            | 55033             | Other fees .....   | 7                                    | 10 545                  | 58                            | .6                                   | Z                               | X  |
|            | 55050             | Loans to consumers - secured .....   | 8 719                                | 19 016 037              | 12 196 033                    | 64.1                                 | 62.1                            | 84.1                                     |
|            |                   | Interest income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....   | 5 569                                | 16 538 505              | 3 787 351                     | 22.9                                 | 19.3                            | X  |
|            | 55052             | Home equity loans .....  | 5 891                                | 16 015 957              | 1 595 098                     | 10.0                                 | 8.1                             | X  |
|            | 55053             | Vehicle loans .....  | 8 071                                | 17 459 690              | 5 056 784                     | 29.0                                 | 25.8                            | X  |
|            | 55054             | Other loans to consumers .....   | 6 972                                | 15 907 450              | 1 048 938                     | 6.6                                  | 5.3                             | X  |

See footnotes at end of table.



**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 5221301    |                   | Credit unions - federally chartered—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 55050             | Loan income—Con.<br>Loans to consumers - secured—Con.<br>Origination fees:                 |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans .....   | 2 303                                | 10 182 725              | 243 363                       | 2.4                                  | 1.2                             | X  |
|            | 55056             | Home equity loans .....  | 486                                  | 1 842 017               | 10 952                        | .6                                   | .1                              | X  |
|            | 55057             | Vehicle loans .....  | 396                                  | 752 834                 | 20 642                        | 2.7                                  | .1                              | X  |
|            | 55058             | Other loans to consumers .....   | 337                                  | 961 019                 | 12 063                        | 1.3                                  | .1                              | X  |
|            | 55059             | Other fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55061             | Residential mortgage loans .....   | 1 477                                | 6 961 842               | 343 337                       | 4.9                                  | 1.7                             | X  |
|            | 55062             | Home equity loans .....  | 780                                  | 3 245 803               | 7 781                         | .2                                   | .2                              | X  |
|            | 55063             | Vehicle loans .....  | 1 712                                | 4 989 521               | 34 868                        | .7                                   | .2                              | X  |
|            | 55070             | Other loans to consumers .....   | 1 618                                | 5 128 817               | 34 856                        | .7                                   | .2                              | X  |
|            | 55070             | Loans to consumers - unsecured .....   | 7 768                                | 16 844 894              | 1 739 331                     | 10.3                                 | 8.9                             | 84.7                                     |
|            | 55071             | Interest income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55074             | Personal lines of credit .....   | 5 499                                | 14 461 292              | 793 866                       | 5.5                                  | 4.0                             | X  |
|            | 55074             | Other loans to consumers .....   | 5 467                                | 12 879 150              | 891 794                       | 6.9                                  | 4.5                             | X  |
|            | 55075             | Origination fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55078             | Personal lines of credit .....   | 122                                  | 239 897                 | 2 958                         | 1.2                                  | Z                               | X  |
|            | 55078             | Other loans to consumers .....   | 197                                  | 438 248                 | 6 073                         | 1.4                                  | Z                               | X  |
|            | 55079             | Other fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55083             | Personal lines of credit .....   | 785                                  | 3 743 382               | 13 730                        | .4                                   | .1                              | X  |
|            | 55083             | Other loans to consumers .....   | 1 160                                | 3 341 598               | 30 910                        | .9                                   | .2                              | X  |
|            | 55210             | Credit financing products, except loans:   |                                      |                         |                               |                                      |                                 |  |
|            | 55211             | Credit card cardholder and merchant fees .....   | 5 220                                | 14 082 739              | 1 378 518                     | 9.8                                  | 7.0                             | 84.3                                     |
|            | 55211             | Interest income .....  | 4 986                                | 13 370 866              | 1 025 582                     | 7.7                                  | 5.2                             | X  |
|            | 55212             | Cardholder fees .....  | 3 115                                | 9 941 794               | 105 826                       | 1.1                                  | .5                              | X  |
|            | 55213             | Merchant fees .....  | 1 981                                | 7 218 065               | 247 110                       | 3.4                                  | 1.3                             | X  |
|            | 55220             | Credit card association products - fees .....  | 500                                  | 1 481 506               | 70 314                        | 4.7                                  | .4                              | X  |
|            | 55240             | Leasing products .....   | 672                                  | 3 555 066               | 43 162                        | 1.2                                  | .2                              | 84.9                                     |
|            | 55241             | Interest income - motor vehicle leases .....   | 650                                  | 3 480 699               | 41 810                        | 1.2                                  | .2                              | X  |
|            | 55242             | Interest income - other leases .....   | 18                                   | 82 847                  | 339                           | .4                                   | Z                               | X  |
|            | 55243             | Fees - motor vehicle leases .....  | 34                                   | 192 369                 | 157                           | .1                                   | Z                               | X  |
|            | 55244             | Fees from other leases, except real estate rents .....                                     | 121                                  | 1 398 685               | 856                           | .1                                   | Z                               | X  |
|            | 55250             | Installment credit products .....  | 301                                  | 564 556                 | 27 888                        | 4.9                                  | .1                              | 85.4                                     |
|            | 55251             | Interest income .....  | 193                                  | 316 951                 | 23 682                        | 7.5                                  | .1                              | X  |
|            | 55252             | Fees .....   | 144                                  | 289 013                 | 4 206                         | 1.5                                  | Z                               | X  |
|            | 55260             | All other credit financing products .....  | 704                                  | 1 218 346               | 229 465                       | 18.8                                 | 1.2                             | 82.4                                     |
|            | 55261             | Interest income .....  | 468                                  | 868 701                 | 213 709                       | 24.6                                 | 1.1                             | X  |
|            | 55262             | Fees .....   | 354                                  | 464 158                 | 15 756                        | 3.4                                  | .1                              | X  |
|            | 57010             | Deposit account related products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57020             | Fees for bundled deposit account services .....  | 755                                  | 2 160 562               | 63 588                        | 2.9                                  | .3                              | X  |
|            | 57021             | Fees for individual deposit account services .....   | 6 225                                | 16 218 507              | 1 330 532                     | 8.2                                  | 6.8                             | 84.4                                     |
|            | 57022             | ATM charges and other electronic transaction fees .....                                    | 5 107                                | 14 793 230              | 467 162                       | 3.2                                  | 2.4                             | X  |
|            | 57022             | Other deposit account service fees .....   | 5 463                                | 14 260 200              | 863 370                       | 6.1                                  | 4.4                             | X  |
|            | 57110             | Cash handling and management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57111             | Business account and cash management service fees .....                                    | 414                                  | 1 466 929               | 28 505                        | 1.9                                  | .1                              | 85.7                                     |
|            | 57112             | Fees for bundled services .....  | 145                                  | 421 571                 | 3 350                         | .8                                   | Z                               | X  |
|            | 57120             | Fees for individual services .....   | 297                                  | 1 142 605               | 25 155                        | 2.2                                  | .1                              | X  |
|            | 57130             | Correspondent account products service fees .....  | 96                                   | 719 784                 | 92 350                        | 12.8                                 | .5                              | X  |
|            | 57130             | Other cash handling and management product fees .....                                      | 237                                  | 983 946                 | 16 524                        | 1.7                                  | .1                              | X  |
|            | 57210             | Document payment products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57220             | Cashier's and certified check fees .....   | 1 806                                | 6 424 306               | 15 703                        | .2                                   | .1                              | X  |
|            | 57230             | Money order fees .....   | 2 548                                | 8 899 526               | 15 347                        | .2                                   | .1                              | X  |
|            | 57240             | Travelers' check fees .....  | 1 422                                | 6 499 419               | 7 692                         | .1                                   | Z                               | X  |
|            | 57310             | Other fees .....   | 2 066                                | 6 078 596               | 122 343                       | 2.0                                  | .6                              | X  |
|            | 57310             | Foreign currency exchange fees - retail .....  | 94                                   | 474 279                 | 5 357                         | 1.1                                  | Z                               | X  |
|            | 57510             | Management of financial market and clearing products:                                      |                                      |                         |                               |                                      |                                 |  |
|            | 57520             | Payment clearing and settlement fees .....   | 231                                  | 672 093                 | 30 370                        | 4.5                                  | .2                              | X  |
|            | 57530             | Security and commodity contract trade execution, clearing and settlement fees .....        | 50                                   | 231 727                 | 35 828                        | 15.5                                 | .2                              | X  |
|            | 57540             | Access fees for security and commodity contract trade execution and clearing systems ..... | 7                                    | 12 641                  | 84                            | .7                                   | Z                               | X  |
|            | 57540             | Security and commodity contract exchange and clearinghouse listing fees .....              | 8                                    | 23 474                  | 4 513                         | 19.2                                 | Z                               | X  |
|            | 57610             | Automated clearinghouse (ACH) products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57620             | ACH payroll deposit fees .....   | 110                                  | 272 632                 | 3 036                         | 1.1                                  | Z                               | X  |
|            | 57630             | ACH bill and utility payment fees .....  | 360                                  | 1 528 143               | 5 463                         | .4                                   | Z                               | X  |
|            | 57810             | Other ACH fees .....   | 1 021                                | 3 131 632               | 41 830                        | 1.3                                  | .2                              | X  |
|            | 57810             | Other products supporting financial services - fees .....                                  | 3 514                                | 10 510 306              | 1 675 252                     | 15.9                                 | 8.5                             | X  |
| 5221309    |                   | Credit unions - not federally chartered .....  | 7 193                                | X                       | 17 420 908                    | X                                    | 100.0                           | 82.3                                     |
|            | 55010             | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55011             | Loans to financial businesses .....  | 378                                  | 1 463 637               | 216 814                       | 14.8                                 | 1.2                             | 81.8                                     |
|            | 55012             | Interest income .....  | 368                                  | 1 444 402               | 212 202                       | 14.7                                 | 1.2                             | X  |
|            | 55013             | Origination fees .....   | 8                                    | 37 516                  | 338                           | .9                                   | Z                               | X  |
|            | 55020             | Other fees .....   | 22                                   | 113 885                 | 4 274                         | 3.8                                  | Z                               | X  |
|            | 55021             | Loans to nonfinancial businesses - secured .....   | 739                                  | 2 877 569               | 254 024                       | 8.8                                  | 1.5                             | 81.7                                     |
|            | 55022             | Interest income .....  | 735                                  | 2 846 503               | 218 880                       | 7.7                                  | 1.3                             | X  |
|            | 55023             | Origination fees .....   | 115                                  | 619 232                 | 25 453                        | 4.1                                  | .1                              | X  |
|            | 55030             | Other fees .....   | 95                                   | 524 898                 | 9 691                         | 1.8                                  | .1                              | X  |
|            | 55031             | Loans to nonfinancial businesses - unsecured .....   | 183                                  | 663 311                 | 9 238                         | 1.4                                  | .1                              | 80.7                                     |
|            | 55032             | Interest income .....  | 181                                  | 649 604                 | 9 141                         | 1.4                                  | .1                              | X  |
|            | 55033             | Origination fees .....   | 13                                   | 28 429                  | 61                            | .2                                   | Z                               | X  |
|            | 55033             | Other fees .....   | 10                                   | 40 896                  | 36                            | .1                                   | Z                               | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 5221309    |                   | Credit unions - not federally chartered—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 55050             | Loan income—Con.<br>Loans to consumers - secured .....                                     | 6 997                                | 16 960 323              | 11 003 235                    | 64.9                                 | 63.2                            | 81.8                                     |
|            |                   | Interest income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....   | 4 784                                | 14 826 336              | 3 462 443                     | 23.4                                 | 19.9                            | X  |
|            | 55052             | Home equity loans .....  | 5 119                                | 14 904 676              | 1 280 851                     | 8.6                                  | 7.4                             | X  |
|            | 55053             | Vehicle loans .....  | 6 547                                | 16 134 389              | 4 913 149                     | 30.5                                 | 28.2                            | X  |
|            | 55054             | Other loans to consumers .....   | 5 579                                | 14 410 472              | 884 061                       | 6.1                                  | 5.1                             | X  |
|            |                   | Origination fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans .....   | 2 040                                | 8 238 387               | 172 712                       | 2.1                                  | 1.0                             | X  |
|            | 55056             | Home equity loans .....  | 401                                  | 1 528 675               | 6 024                         | .4                                   | Z                               | X  |
|            | 55057             | Vehicle loans .....  | 359                                  | 878 842                 | 26 412                        | 3.0                                  | .2                              | X  |
|            | 55058             | Other loans to consumers .....   | 233                                  | 765 846                 | 15 179                        | 2.0                                  | .1                              | X  |
|            |                   | Other fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....   | 1 602                                | 7 203 041               | 131 398                       | 1.8                                  | .8                              | X  |
|            | 55061             | Home equity loans .....  | 738                                  | 3 492 997               | 13 912                        | .4                                   | .1                              | X  |
|            | 55062             | Vehicle loans .....  | 1 672                                | 5 350 805               | 41 832                        | .8                                   | .2                              | X  |
|            | 55063             | Other loans to consumers .....   | 1 437                                | 5 289 469               | 55 262                        | 1.0                                  | .3                              | X  |
|            | 55070             | Loans to consumers - unsecured .....   | 6 138                                | 15 284 177              | 1 289 089                     | 8.4                                  | 7.4                             | 81.6                                     |
|            |                   | Interest income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55071             | Personal lines of credit .....   | 4 561                                | 12 489 391              | 664 283                       | 5.3                                  | 3.8                             | X  |
|            | 55074             | Other loans to consumers .....   | 3 968                                | 10 132 851              | 548 527                       | 5.4                                  | 3.1                             | X  |
|            |                   | Origination fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55075             | Personal lines of credit .....   | 99                                   | 176 849                 | 1 659                         | .9                                   | Z                               | X  |
|            | 55078             | Other loans to consumers .....   | 105                                  | 225 305                 | 2 028                         | .9                                   | Z                               | X  |
|            |                   | Other fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55079             | Personal lines of credit .....   | 631                                  | 2 972 607               | 34 151                        | 1.1                                  | .2                              | X  |
|            | 55083             | Other loans to consumers .....   | 949                                  | 3 185 077               | 38 441                        | 1.2                                  | .2                              | X  |
|            |                   | Credit financing products, except loans:   |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....   | 4 166                                | 12 364 389              | 1 050 129                     | 8.5                                  | 6.0                             | 81.7                                     |
|            | 55211             | Interest income .....  | 3 964                                | 11 336 033              | 765 569                       | 6.8                                  | 4.4                             | X  |
|            | 55212             | Cardholder fees .....  | 2 515                                | 8 519 480               | 101 649                       | 1.2                                  | .6                              | X  |
|            | 55213             | Merchant fees .....  | 1 728                                | 5 763 089               | 182 911                       | 3.2                                  | 1.1                             | X  |
|            | 55220             | Credit card association products - fees .....  | 455                                  | 1 568 240               | 49 633                        | 3.2                                  | .3                              | X  |
|            | 55240             | Leasing products .....   | 549                                  | 2 387 030               | 40 470                        | 1.7                                  | .2                              | 81.3                                     |
|            | 55241             | Interest income - motor vehicle leases .....   | 530                                  | 2 295 028               | 39 765                        | 1.7                                  | .2                              | X  |
|            | 55242             | Interest income - other leases .....   | 18                                   | 82 342                  | 439                           | .5                                   | Z                               | X  |
|            | 55243             | Fees - motor vehicle leases .....  | 17                                   | 92 035                  | 218                           | .2                                   | Z                               | X  |
|            | 55250             | Installment credit products .....  | 225                                  | 649 443                 | 62 923                        | 9.7                                  | .4                              | 81.8                                     |
|            | 55251             | Interest income .....  | 132                                  | 443 044                 | 59 192                        | 13.4                                 | .3                              | X  |
|            | 55252             | Fees .....   | 136                                  | 271 757                 | 3 731                         | 1.4                                  | Z                               | X  |
|            | 55260             | All other credit financing products .....  | 613                                  | 1 310 763               | 183 279                       | 14.0                                 | 1.1                             | 80.7                                     |
|            | 55261             | Interest income .....  | 320                                  | 708 000                 | 165 811                       | 23.4                                 | 1.0                             | X  |
|            | 55262             | Fees .....   | 370                                  | 699 763                 | 17 468                        | 2.5                                  | .1                              | X  |
|            |                   | Deposit account related products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57010             | Fees for bundled deposit account services .....  | 904                                  | 2 970 004               | 130 411                       | 4.4                                  | .7                              | X  |
|            | 57020             | Fees for individual deposit account services .....   | 5 443                                | 15 471 851              | 1 316 210                     | 8.5                                  | 7.6                             | 80.6                                     |
|            | 57021             | ATM charges and other electronic transaction fees .....                                    | 4 459                                | 13 730 832              | 394 973                       | 2.9                                  | 2.3                             | X  |
|            | 57022             | Other deposit account service fees .....   | 4 887                                | 14 019 385              | 921 237                       | 6.6                                  | 5.3                             | X  |
|            |                   | Cash handling and management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees .....                                    | 397                                  | 1 472 029               | 16 596                        | 1.1                                  | .1                              | 82.1                                     |
|            | 57111             | Fees for bundled services .....  | 161                                  | 580 416                 | 6 341                         | 1.1                                  | Z                               | X  |
|            | 57112             | Fees for individual services .....   | 310                                  | 1 182 936               | 10 255                        | .9                                   | .1                              | X  |
|            | 57120             | Correspondent account products service fees .....  | 88                                   | 309 161                 | 19 764                        | 6.4                                  | .1                              | X  |
|            | 57130             | Other cash handling and management product fees .....                                      | 303                                  | 1 008 004               | 29 227                        | 2.9                                  | .2                              | X  |
|            |                   | Document payment products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57210             | Cashier's and certified check fees .....   | 1 522                                | 6 124 828               | 14 393                        | .2                                   | .1                              | X  |
|            | 57220             | Money order fees .....   | 2 085                                | 7 245 951               | 14 095                        | .2                                   | .1                              | X  |
|            | 57230             | Travelers' check fees .....  | 1 115                                | 5 111 387               | 7 441                         | .1                                   | Z                               | X  |
|            | 57240             | Other fees .....   | 1 713                                | 4 713 350               | 109 993                       | 2.3                                  | .6                              | X  |
|            | 57310             | Foreign currency exchange fees - retail .....  | 68                                   | 289 719                 | 3 793                         | 1.3                                  | Z                               | X  |
|            |                   | Management of financial market and clearing products:                                      |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees .....   | 250                                  | 1 015 509               | 85 153                        | 8.4                                  | .5                              | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees .....        | 29                                   | 291 346                 | 29 742                        | 10.2                                 | .2                              | X  |
|            | 57530             | Access fees for security and commodity contract trade execution and clearing systems ..... | 11                                   | 77 906                  | 685                           | .9                                   | Z                               | X  |
|            | 57540             | Security and commodity contract exchange and clearinghouse listing fees .....              | 24                                   | 106 857                 | 7 225                         | 6.8                                  | Z                               | X  |
|            |                   | Automated clearinghouse (ACH) products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57610             | ACH payroll deposit fees .....   | 126                                  | 431 297                 | 4 002                         | .9                                   | Z                               | X  |
|            | 57620             | ACH bill and utility payment fees .....  | 228                                  | 937 366                 | 2 233                         | .2                                   | Z                               | X  |
|            | 57630             | Other ACH fees .....   | 679                                  | 2 721 149               | 30 002                        | 1.1                                  | .2                              | X  |
|            | 57810             | Other products supporting financial services - fees .....                                  | 3 208                                | 9 680 557               | 1 441 109                     | 14.9                                 | 8.3                             | X  |
| 52219      |                   | Other depository credit intermediation .....   | 185                                  | X                       | 1 403 773                     | X                                    | 100.0                           | 96.4                                     |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....  | 18                                   | 493 981                 | 55 102                        | 11.2                                 | 3.9                             | 93.7                                     |
|            | 55011             | Interest income .....  | 18                                   | 493 981                 | 50 908                        | 10.3                                 | 3.6                             | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....   | 42                                   | 138 963                 | 79 535                        | 57.2                                 | 5.7                             | 84.8                                     |
|            | 55021             | Interest income .....  | 42                                   | 138 963                 | 74 880                        | 53.9                                 | 5.3                             | X  |
|            | 55022             | Origination fees .....   | 35                                   | 105 511                 | 3 165                         | 3.0                                  | .2                              | X  |
|            | 55023             | Other fees .....   | 29                                   | 97 510                  | 1 490                         | 1.5                                  | .1                              | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....   | 10                                   | 22 801                  | 1 107                         | 4.9                                  | .1                              | 91.2                                     |
|            | 55031             | Interest income .....  | 10                                   | 22 801                  | 812                           | 3.6                                  | .1                              | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line   | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 52219      |                   | Other depository credit intermediation—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 55050             | Loan income—Con.<br>Loans to consumers - secured .....                              | 134                                  | 613 028                 | 405 638                       | 66.2                                 | 28.9                            | 92.4                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....  | 31                                   | 91 935                  | 11 442                        | 12.4                                 | .8                              | X  |
|            | 55052             | Home equity loans .....   | 15                                   | 28 045                  | 1 730                         | 6.2                                  | .1                              | X  |
|            | 55053             | Vehicle loans .....   | 95                                   | 255 747                 | 184 976                       | 72.3                                 | 13.2                            | X  |
|            | 55054             | Other loans to consumers .....  | 30                                   | 200 887                 | 32 299                        | 16.1                                 | 2.3                             | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans .....  | 25                                   | 68 402                  | 1 664                         | 2.4                                  | .1                              | X  |
|            | 55058             | Other loans to consumers .....  | 12                                   | 32 107                  | 69                            | .2                                   | Z                               | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....  | 26                                   | 204 655                 | 165 244                       | 80.7                                 | 11.8                            | X  |
|            | 55061             | Home equity loans .....   | 7                                    | 10 199                  | 614                           | 6.0                                  | Z                               | X  |
|            | 55062             | Vehicle loans .....   | 92                                   | 247 420                 | 5 330                         | 2.2                                  | .4                              | X  |
|            | 55063             | Other loans to consumers .....  | 11                                   | 57 104                  | 2 174                         | 3.8                                  | .2                              | X  |
|            | 55070             | Loans to consumers - unsecured .....  | 21                                   | 65 213                  | 8 543                         | 13.1                                 | .6                              | 78.2                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55071             | Personal lines of credit .....  | 6                                    | 22 354                  | 2 060                         | 9.2                                  | .1                              | X  |
|            | 55074             | Other loans to consumers .....  | 16                                   | 51 052                  | 4 454                         | 8.7                                  | .3                              | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55083             | Other loans to consumers .....  | 9                                    | 49 649                  | 1 098                         | 2.2                                  | .1                              | X  |
|            |                   | Credit financing products, except loans:  |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....                                      | 8                                    | 202 625                 | 191 497                       | 94.5                                 | 13.6                            | 96.4                                     |
|            | 55211             | Interest income .....   | 8                                    | 202 625                 | 190 736                       | 94.1                                 | 13.6                            | X  |
|            | 55212             | Cardholder fees .....   | 6                                    | 12 560                  | 136                           | 1.1                                  | Z                               | X  |
|            | 55213             | Merchant fees .....   | 6                                    | 12 560                  | 625                           | 5.0                                  | Z                               | X  |
|            |                   | Brokering and dealing products - debt instruments:                                  |                                      |                         |                               |                                      |                                 |  |
|            | 55480             | National government notes and bonds .....   | 9                                    | 213 928                 | 7 087                         | 3.3                                  | .5                              | 91.4                                     |
|            | 55483             | Interest income from trading accounts .....   | 9                                    | 213 928                 | 7 087                         | 3.3                                  | .5                              | X  |
|            | 55490             | State provincial and local governments notes and bonds .....                        | 6                                    | 211 030                 | 6 087                         | 2.9                                  | .4                              | 92.6                                     |
|            | 55493             | Interest income from trading accounts .....   | 6                                    | 211 030                 | 6 087                         | 2.9                                  | .4                              | X  |
|            | 55610             | Brokering and dealing products, equities .....                                      | 7                                    | 246 753                 | 6 831                         | 2.8                                  | .5                              | X  |
|            |                   | Deposit account related products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57010             | Fees for bundled deposit account services .....                                     | 6                                    | 13 035                  | 260                           | 2.0                                  | Z                               | X  |
|            | 57020             | Fees for individual deposit account services .....                                  | 22                                   | 58 721                  | 6 772                         | 11.5                                 | .5                              | 84.1                                     |
|            | 57021             | ATM charges and other electronic transaction fees .....                             | 9                                    | 25 537                  | 142                           | .6                                   | Z                               | X  |
|            | 57022             | Other deposit account service fees .....  | 20                                   | 52 630                  | 6 630                         | 12.6                                 | .5                              | X  |
|            |                   | Cash handling and management products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees .....                             | 6                                    | 212 811                 | 24 996                        | 11.7                                 | 1.8                             | 94.2                                     |
|            | 57111             | Fees for bundled services .....   | 6                                    | 212 811                 | 24 996                        | 11.7                                 | 1.8                             | X  |
|            | 57120             | Correspondent account products service fees .....                                   | 7                                    | 19 902                  | 128                           | .6                                   | Z                               | X  |
|            |                   | Document payment products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57210             | Cashier's and certified check fees .....  | 7                                    | 16 352                  | 54                            | .3                                   | Z                               | X  |
|            | 57240             | Other fees .....  | 7                                    | 11 606                  | 200                           | 1.7                                  | Z                               | X  |
|            |                   | Management of financial market and clearing products:                               |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees .....  | 8                                    | 410 386                 | 145 289                       | 35.4                                 | 10.4                            | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees ..... | 10                                   | 330 779                 | 144 453                       | 43.7                                 | 10.3                            | X  |
|            |                   | Financial planning and investment management products:                              |                                      |                         |                               |                                      |                                 |  |
|            | 57720             | Financial planning and investment management services for individuals .....         | 15                                   | 255 780                 | 101 256                       | 39.6                                 | 7.2                             | X  |
|            | 57810             | Other products supporting financial services - fees .....                           | 24                                   | 199 883                 | 52 251                        | 26.1                                 | 3.7                             | X  |
| 522190     |                   | Other depository credit intermediation .....  | 185                                  | X                       | 1 403 773                     | X                                    | 100.0                           | 96.4                                     |
|            |                   | Loan income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....   | 18                                   | 493 981                 | 55 102                        | 11.2                                 | 3.9                             | 93.7                                     |
|            | 55011             | Interest income .....   | 18                                   | 493 981                 | 50 908                        | 10.3                                 | 3.6                             | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....                                    | 42                                   | 138 963                 | 79 535                        | 57.2                                 | 5.7                             | 84.8                                     |
|            | 55021             | Interest income .....   | 42                                   | 138 963                 | 74 880                        | 53.9                                 | 5.3                             | X  |
|            | 55022             | Origination fees .....  | 35                                   | 105 511                 | 3 165                         | 3.0                                  | .2                              | X  |
|            | 55023             | Other fees .....  | 29                                   | 97 510                  | 1 490                         | 1.5                                  | .1                              | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....                                  | 10                                   | 22 801                  | 1 107                         | 4.9                                  | .1                              | 91.2                                     |
|            | 55031             | Interest income .....   | 10                                   | 22 801                  | 812                           | 3.6                                  | .1                              | X  |
|            | 55050             | Loans to consumers - secured .....  | 134                                  | 613 028                 | 405 638                       | 66.2                                 | 28.9                            | 92.4                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....  | 31                                   | 91 935                  | 11 442                        | 12.4                                 | .8                              | X  |
|            | 55052             | Home equity loans .....   | 15                                   | 28 045                  | 1 730                         | 6.2                                  | .1                              | X  |
|            | 55053             | Vehicle loans .....   | 95                                   | 255 747                 | 184 976                       | 72.3                                 | 13.2                            | X  |
|            | 55054             | Other loans to consumers .....  | 30                                   | 200 887                 | 32 299                        | 16.1                                 | 2.3                             | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans .....  | 25                                   | 68 402                  | 1 664                         | 2.4                                  | .1                              | X  |
|            | 55058             | Other loans to consumers .....  | 12                                   | 32 107                  | 69                            | .2                                   | Z                               | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....  | 26                                   | 204 655                 | 165 244                       | 80.7                                 | 11.8                            | X  |
|            | 55061             | Home equity loans .....   | 7                                    | 10 199                  | 614                           | 6.0                                  | Z                               | X  |
|            | 55062             | Vehicle loans .....   | 92                                   | 247 420                 | 5 330                         | 2.2                                  | .4                              | X  |
|            | 55063             | Other loans to consumers .....  | 11                                   | 57 104                  | 2 174                         | 3.8                                  | .2                              | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line   | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 522190     |                   | Other depository credit intermediation—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 55070             | Loan income—Con.<br>Loans to consumers - unsecured .....                            | 21                                   | 65 213                  | 8 543                         | 13.1                                 | .6                              | 78.2                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55071             | Personal lines of credit .....  | 6                                    | 22 354                  | 2 060                         | 9.2                                  | .1                              | X  |
|            | 55074             | Other loans to consumers .....  | 16                                   | 51 052                  | 4 454                         | 8.7                                  | .3                              | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55083             | Other loans to consumers .....  | 9                                    | 49 649                  | 1 098                         | 2.2                                  | .1                              | X  |
|            |                   | Credit financing products, except loans:  |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....                                      | 8                                    | 202 625                 | 191 497                       | 94.5                                 | 13.6                            | 96.4                                     |
|            | 55211             | Interest income .....   | 8                                    | 202 625                 | 190 736                       | 94.1                                 | 13.6                            | X  |
|            | 55212             | Cardholder fees .....   | 6                                    | 12 560                  | 136                           | 1.1                                  | Z                               | X  |
|            | 55213             | Merchant fees .....   | 6                                    | 12 560                  | 625                           | 5.0                                  | Z                               | X  |
|            |                   | Brokering and dealing products - debt instruments:                                  |                                      |                         |                               |                                      |                                 |  |
|            | 55480             | National government notes and bonds .....   | 9                                    | 213 928                 | 7 087                         | 3.3                                  | .5                              | 91.4                                     |
|            | 55483             | Interest income from trading accounts .....   | 9                                    | 213 928                 | 7 087                         | 3.3                                  | .5                              | X  |
|            | 55490             | State provincial and local governments notes and bonds .....                        | 6                                    | 211 030                 | 6 087                         | 2.9                                  | .4                              | 92.6                                     |
|            | 55493             | Interest income from trading accounts .....   | 6                                    | 211 030                 | 6 087                         | 2.9                                  | .4                              | X  |
|            | 55610             | Brokering and dealing products, equities .....                                      | 7                                    | 246 753                 | 6 831                         | 2.8                                  | .5                              | X  |
|            |                   | Deposit account related products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57010             | Fees for bundled deposit account services .....                                     | 6                                    | 13 035                  | 260                           | 2.0                                  | Z                               | X  |
|            | 57020             | Fees for individual deposit account services .....                                  | 22                                   | 58 721                  | 6 772                         | 11.5                                 | .5                              | 84.1                                     |
|            | 57021             | ATM charges and other electronic transaction fees .....                             | 9                                    | 25 537                  | 142                           | .6                                   | Z                               | X  |
|            | 57022             | Other deposit account service fees .....  | 20                                   | 52 630                  | 6 630                         | 12.6                                 | .5                              | X  |
|            |                   | Cash handling and management products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees .....                             | 6                                    | 212 811                 | 24 996                        | 11.7                                 | 1.8                             | 94.2                                     |
|            | 57111             | Fees for bundled services .....   | 6                                    | 212 811                 | 24 996                        | 11.7                                 | 1.8                             | X  |
|            | 57120             | Correspondent account products service fees .....                                   | 7                                    | 19 902                  | 128                           | .6                                   | Z                               | X  |
|            |                   | Document payment products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57210             | Cashier's and certified check fees .....  | 7                                    | 16 352                  | 54                            | .3                                   | Z                               | X  |
|            | 57240             | Other fees .....  | 7                                    | 11 606                  | 200                           | 1.7                                  | Z                               | X  |
|            |                   | Management of financial market and clearing products:                               |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees .....  | 8                                    | 410 386                 | 145 289                       | 35.4                                 | 10.4                            | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees ..... | 10                                   | 330 779                 | 144 453                       | 43.7                                 | 10.3                            | X  |
|            |                   | Financial planning and investment management products:                              |                                      |                         |                               |                                      |                                 |  |
|            | 57720             | Financial planning and investment management services for individuals .....         | 15                                   | 255 780                 | 101 256                       | 39.6                                 | 7.2                             | X  |
|            | 57810             | Other products supporting financial services - fees .....                           | 24                                   | 199 883                 | 52 251                        | 26.1                                 | 3.7                             | X  |
| 5222       |                   | Nondepository credit intermediation .....   | 49 199                               | X                       | 396 893 716                   | X                                    | 100.0                           | 73.6                                     |
|            | 52720             | Sales of merchandise .....  | 4 110                                | 1 956 584               | 1 324 858                     | 67.7                                 | .3                              | X  |
|            |                   | Loan income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....   | 2 497                                | 33 622 460              | 27 444 822                    | 81.6                                 | 6.9                             | 73.2                                     |
|            | 55011             | Interest income .....   | 2 055                                | 29 580 028              | 22 926 888                    | 77.5                                 | 5.8                             | X  |
|            | 55012             | Origination fees .....  | 585                                  | 1 812 916               | 511 252                       | 28.2                                 | .1                              | X  |
|            | 55013             | Other fees .....  | 558                                  | 20 671 294              | 4 006 682                     | 19.4                                 | 1.0                             | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....                                    | 5 149                                | 64 304 674              | 28 776 215                    | 44.8                                 | 7.3                             | 73.4                                     |
|            | 55021             | Interest income .....   | 4 420                                | 62 189 595              | 22 810 691                    | 36.7                                 | 5.7                             | X  |
|            | 55022             | Origination fees .....  | 2 591                                | 16 828 292              | 2 153 504                     | 12.8                                 | .5                              | X  |
|            | 55023             | Other fees .....  | 3 169                                | 34 514 210              | 3 812 020                     | 11.0                                 | 1.0                             | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....                                  | 1 348                                | 31 820 361              | 8 210 829                     | 25.8                                 | 2.1                             | 72.7                                     |
|            | 55031             | Interest income .....   | 1 200                                | 30 516 998              | 6 021 312                     | 19.7                                 | 1.5                             | X  |
|            | 55032             | Origination fees .....  | 233                                  | 2 769 823               | 74 979                        | 2.7                                  | Z                               | X  |
|            | 55033             | Other fees .....  | 502                                  | 12 776 247              | 2 114 538                     | 16.6                                 | .5                              | X  |
|            | 55040             | Loans to governments .....  | 328                                  | 5 611 949               | 326 267                       | 5.8                                  | .1                              | 68.2                                     |
|            | 55041             | Interest income .....   | 231                                  | 5 436 191               | 258 171                       | 4.7                                  | .1                              | X  |
|            | 55042             | Origination fees .....  | 105                                  | 1 500 737               | 27 541                        | 1.8                                  | Z                               | X  |
|            | 55043             | Other fees .....  | 60                                   | 1 494 978               | 40 555                        | 2.7                                  | Z                               | X  |
|            | 55050             | Loans to consumers - secured .....  | 34 425                               | 216 293 293             | 176 346 357                   | 81.5                                 | 44.4                            | 73.4                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....  | 16 378                               | 121 924 215             | 79 160 400                    | 64.9                                 | 19.9                            | X  |
|            | 55052             | Home equity loans .....   | 9 076                                | 31 621 040              | 7 791 438                     | 24.6                                 | 2.0                             | X  |
|            | 55053             | Vehicle loans .....   | 3 606                                | 56 262 871              | 35 975 015                    | 63.9                                 | 9.1                             | X  |
|            | 55054             | Other loans to consumers .....  | 12 928                               | 34 813 846              | 11 246 122                    | 32.3                                 | 2.8                             | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans .....  | 13 352                               | 41 575 733              | 15 420 465                    | 37.1                                 | 3.9                             | X  |
|            | 55056             | Home equity loans .....   | 3 101                                | 9 824 418               | 338 502                       | 3.4                                  | .1                              | X  |
|            | 55057             | Vehicle loans .....   | 537                                  | 4 865 957               | 1 094 636                     | 22.5                                 | .3                              | X  |
|            | 55058             | Other loans to consumers .....  | 2 115                                | 10 776 075              | 7 225 045                     | 67.0                                 | 1.8                             | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....  | 11 772                               | 92 723 409              | 14 198 155                    | 15.3                                 | 3.6                             | X  |
|            | 55061             | Home equity loans .....   | 2 860                                | 10 125 865              | 949 175                       | 9.4                                  | .2                              | X  |
|            | 55062             | Vehicle loans .....   | 1 480                                | 20 509 925              | 979 626                       | 4.8                                  | .2                              | X  |
|            | 55063             | Other loans to consumers .....  | 7 366                                | 27 785 982              | 1 967 778                     | 7.1                                  | .5                              | X  |
|            | 55070             | Loans to consumers - unsecured .....  | 9 812                                | 78 829 540              | 53 007 478                    | 67.2                                 | 13.4                            | X  |
|            |                   | Credit financing products, except loans:  |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....                                      | 594                                  | 38 213 980              | 32 602 459                    | 85.3                                 | 8.2                             | 71.5                                     |
|            | 55211             | Interest income .....   | 499                                  | 36 074 503              | 12 666 030                    | 35.1                                 | 3.2                             | X  |
|            | 55212             | Cardholder fees .....   | 484                                  | 35 335 838              | 17 267 663                    | 48.9                                 | 4.4                             | X  |
|            | 55213             | Merchant fees .....   | 179                                  | 8 812 944               | 2 668 762                     | 30.3                                 | .7                              | X  |
|            | 55220             | Credit card association products - fees .....                                       | 29                                   | 725 420                 | 3 420                         | .5                                   | Z                               | X  |
|            | 55230             | Factoring - fees .....  | 455                                  | 1 964 709               | 1 765 481                     | 89.9                                 | .4                              | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 5222       |                   | Nondepository credit intermediation—Con.   |                                      |                         |                               |                                      |                                 |  |
|            |                   | Credit financing products, except loans—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 55240             | Leasing products . . . . .   | 1 898                                | 59 857 583              | 36 409 304                    | 60.8                                 | 9.2                             | 72.4                                     |
|            | 55241             | Interest income - motor vehicle leases . . . . .   | 525                                  | 33 043 875              | 17 191 290                    | 52.0                                 | 4.3                             | X  |
|            | 55242             | Interest income - other leases . . . . .   | 1 159                                | 23 427 321              | 13 786 426                    | 58.8                                 | 3.5                             | X  |
|            | 55243             | Fees - motor vehicle leases . . . . .  | 298                                  | 10 932 007              | 1 919 130                     | 17.6                                 | .5                              | X  |
|            | 55244             | Fees from other leases, except real estate rents . . . . .   | 904                                  | 17 042 490              | 3 512 458                     | 20.6                                 | .9                              | X  |
|            | 55250             | Installment credit products . . . . .  | 419                                  | 4 846 181               | 1 852 121                     | 38.2                                 | .5                              | 72.8                                     |
|            | 55251             | Interest income . . . . .  | 366                                  | 3 957 734               | 1 410 785                     | 35.6                                 | .4                              | X  |
|            | 55252             | Fees . . . . .   | 275                                  | 1 851 235               | 441 336                       | 23.8                                 | .1                              | X  |
|            | 55260             | All other credit financing products . . . . .  | 407                                  | 6 377 130               | 2 942 537                     | 46.1                                 | .7                              | 72.1                                     |
|            | 55261             | Interest income . . . . .  | 244                                  | 5 422 320               | 2 390 318                     | 44.1                                 | .6                              | X  |
|            | 55262             | Fees . . . . .   | 263                                  | 3 684 009               | 552 219                       | 15.0                                 | .1                              | X  |
|            |                   | Securities origination products:   |                                      |                         |                               |                                      |                                 |  |
|            | 55320             | Public offering products - debt securities . . . . .   | 181                                  | 1 165 183               | 340 467                       | 29.2                                 | .1                              | X  |
|            |                   | Brokering and dealing products - debt instruments:   |                                      |                         |                               |                                      |                                 |  |
|            | 55470             | Corporate and trust notes and bonds . . . . .  | 140                                  | 3 153 742               | 496 982                       | 15.8                                 | .1                              | 71.6                                     |
|            | 55471             | Fees and commissions . . . . .   | 80                                   | 398 783                 | 115 638                       | 29.0                                 | Z                               | X  |
|            | 55472             | Net gains (losses) in trading accounts, excluding interest income . . . . .  | 28                                   | 90 086                  | 26 973                        | 29.9                                 | Z                               | X  |
|            | 55473             | Interest income from trading accounts . . . . .  | 61                                   | 2 979 713               | 353 750                       | 11.9                                 | .1                              | X  |
|            | 55480             | National government notes and bonds . . . . .  | 77                                   | 2 656 528               | 224 945                       | 8.5                                  | .1                              | 73.4                                     |
|            | 55482             | Net gains (losses) in trading accounts, excluding interest income . . . . .  | 19                                   | 105 344                 | 6 294                         | 6.0                                  | Z                               | X  |
|            | 55483             | Interest income from trading accounts . . . . .  | 69                                   | 2 632 565               | 215 045                       | 8.2                                  | .1                              | X  |
|            | 55490             | State provincial and local governments notes and bonds . . . . .   | 69                                   | 1 644 133               | 55 962                        | 3.4                                  | Z                               | 73.0                                     |
|            | 55491             | Fees and commissions . . . . .   | 7                                    | 3 317                   | 951                           | 28.7                                 | Z                               | X  |
|            | 55492             | Net gains (losses) in trading accounts, excluding interest income . . . . .  | 24                                   | 71 690                  | 21 026                        | 29.3                                 | Z                               | X  |
|            | 55493             | Interest income from trading accounts . . . . .  | 51                                   | 1 591 664               | 28 094                        | 1.8                                  | Z                               | X  |
|            |                   | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded . . . . .   | 28                                   | 1 204 027               | 154 172                       | 12.8                                 | Z                               | 72.7                                     |
|            | 55711             | Fees and commissions . . . . .   | 25                                   | 64 155                  | 30 782                        | 48.0                                 | Z                               | X  |
|            | 55720             | Option contracts, exchange-traded . . . . .  | 47                                   | 146 015                 | 1 768                         | 1.2                                  | Z                               | 72.4                                     |
|            | 55722             | Net gains (losses) in trading accounts, excluding interest income . . . . .  | 45                                   | 145 983                 | 1 768                         | 1.2                                  | Z                               | X  |
|            | 55730             | Forward contracts, traded over-the-counter . . . . .   | 40                                   | 1 940 183               | 168 819                       | 8.7                                  | Z                               | 73.6                                     |
|            | 55732             | Net gains (losses) in trading accounts, excluding interest income . . . . .  | 40                                   | 1 940 183               | 168 819                       | 8.7                                  | Z                               | X  |
|            | 55740             | Swaps, traded over-the-counter . . . . .   | 86                                   | 817 758                 | 12 347                        | 1.5                                  | Z                               | 72.7                                     |
|            | 55741             | Fees and commissions . . . . .   | 48                                   | 125 277                 | 5 034                         | 4.0                                  | Z                               | X  |
|            | 55742             | Net gains (losses) in trading accounts, excluding interest income . . . . .  | 45                                   | 693 294                 | 6 126                         | .9                                   | Z                               | X  |
|            | 55743             | Interest income from trading accounts . . . . .  | 32                                   | 193 157                 | 905                           | .5                                   | Z                               | X  |
|            | 55750             | Option contracts traded over-the-counter . . . . .   | 19                                   | 1 276 790               | 20 984                        | 1.6                                  | Z                               | 73.6                                     |
|            | 55751             | Fees and commissions . . . . .   | 8                                    | 18 571                  | 2 923                         | 15.7                                 | Z                               | X  |
|            | 55752             | Net gains (losses) in trading accounts, excluding interest income . . . . .  | 8                                    | 1 257 870               | 17 899                        | 1.4                                  | Z                               | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter . . . . .  | 59                                   | 258 502                 | 23 068                        | 8.9                                  | Z                               | 72.7                                     |
|            | 55761             | Fees and commissions . . . . .   | 6                                    | 5 467                   | 839                           | 15.3                                 | Z                               | X  |
|            | 55762             | Net gains (losses) in trading accounts, excluding interest income . . . . .  | 53                                   | 253 035                 | 22 187                        | 8.8                                  | Z                               | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts . . . . . | 54                                   | 371 548                 | 23 372                        | 6.3                                  | Z                               | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates . . . . .                | 76                                   | 678 076                 | 146 689                       | 21.6                                 | Z                               | X  |
|            | 56110             | Brokerage correspondent products - fees . . . . .  | 112                                  | 115 184                 | 23 677                        | 20.6                                 | Z                               | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts . . . . .                     | 25                                   | 266 942                 | 42 716                        | 16.0                                 | Z                               | X  |
|            | 56310             | Repurchase agreements - net gains (losses) . . . . .   | 62                                   | 470 585                 | 19 873                        | 4.2                                  | Z                               | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net . . . . .                            | 14                                   | 143 305                 | 50 478                        | 35.2                                 | Z                               | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) . . . . .   | 1 453                                | 7 196 047               | 4 553 482                     | 63.3                                 | 1.1                             | X  |
|            | 56610             | Trading equities on own account - net gain (losses) . . . . .  | 78                                   | 1 035 719               | 68 494                        | 6.6                                  | Z                               | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses) . . . . .   | 19                                   | 702 991                 | -58 119                       | -8.3                                 | Z                               | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) . . . . .                                      | 78                                   | 2 246 309               | 25 136                        | 1.1                                  | Z                               | X  |
|            |                   | Deposit account related products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57010             | Fees for bundled deposit account services . . . . .  | 53                                   | 441 245                 | 11 238                        | 2.5                                  | Z                               | X  |
|            | 57020             | Fees for individual deposit account services . . . . .   | 139                                  | 1 028 662               | 27 398                        | 2.7                                  | Z                               | 69.0                                     |
|            | 57021             | ATM charges and other electronic transaction fees . . . . .  | 58                                   | 412 397                 | 3 310                         | .8                                   | Z                               | X  |
|            | 57022             | Other deposit account service fees . . . . .   | 121                                  | 903 504                 | 24 088                        | 2.7                                  | Z                               | X  |
|            |                   | Cash handling and management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees . . . . .  | 185                                  | 724 376                 | 214 964                       | 29.7                                 | .1                              | 70.6                                     |
|            | 57111             | Fees for bundled services . . . . .  | 84                                   | 653 018                 | 169 622                       | 26.0                                 | Z                               | X  |
|            | 57112             | Fees for individual services . . . . .   | 129                                  | 457 813                 | 45 342                        | 9.9                                  | Z                               | X  |
|            | 57120             | Correspondent account products service fees . . . . .  | 43                                   | 378 904                 | 8 965                         | 2.4                                  | Z                               | X  |
|            | 57130             | Other cash handling and management product fees . . . . .  | 96                                   | 327 312                 | 26 967                        | 8.2                                  | Z                               | X  |
|            |                   | Document payment products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57210             | Cashier's and certified check fees . . . . .   | 67                                   | 615 777                 | 2 761                         | .4                                   | Z                               | X  |
|            | 57220             | Money order fees . . . . .   | 119                                  | 299 334                 | 733                           | .2                                   | Z                               | X  |
|            | 57230             | Travelers' check fees . . . . .  | 28                                   | 260 365                 | 139                           | .1                                   | Z                               | X  |
|            | 57240             | Other fees . . . . .   | 362                                  | 1 145 637               | 105 588                       | 9.2                                  | Z                               | X  |
|            | 57310             | Foreign currency exchange fees - retail . . . . .  | 54                                   | 736 072                 | 21 402                        | 2.9                                  | Z                               | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees . . . . .   | 53                                   | 939 243                 | 315 727                       | 33.6                                 | .1                              | X  |
|            |                   | Management of financial market and clearing products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees . . . . .  | 32                                   | 3 211 306               | 86 320                        | 2.7                                  | Z                               | X  |
|            |                   | Financial planning and investment management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government . . . . .                                      | 86                                   | 480 640                 | 84 366                        | 17.6                                 | Z                               | X  |
|            | 57720             | Financial planning and investment management services for individuals . . . . .  | 209                                  | 2 411 206               | 1 415 525                     | 58.7                                 | .4                              | X  |
|            | 57810             | Other products supporting financial services - fees . . . . .  | 6 509                                | 178 627 703             | 17 137 188                    | 9.6                                  | 4.3                             | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line                         | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 52221      |                   | Credit card issuing .....                                 | 610                                  | X                       | 35 855 753                    | X                                    | 100.0                           | 79.7                                     |
|            |                   | Loan income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55020             | Loans to nonfinancial businesses - secured .....          | 45                                   | 375 134                 | 30 052                        | 8.0                                  | .1                              | 78.8                                     |
|            | 55021             | Interest income .....                                     | 33                                   | 370 470                 | 20 811                        | 5.6                                  | .1                              | X  |
|            | 55022             | Origination fees .....                                    | 12                                   | 8 396                   | 201                           | 2.4                                  | Z                               | X  |
|            | 55023             | Other fees .....  | 27                                   | 30 314                  | 9 040                         | 29.8                                 | Z                               | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....        | 76                                   | 1 190 704               | 1 102 419                     | 92.6                                 | 3.1                             | 78.5                                     |
|            | 55031             | Interest income .....                                     | 18                                   | 76 664                  | 2 758                         | 3.6                                  | Z                               | X  |
|            | 55033             | Other fees .....  | 58                                   | 1 114 040               | 1 099 661                     | 98.7                                 | 3.1                             | X  |
|            | 55050             | Loans to consumers - secured .....                        | 28                                   | 725 521                 | 143 495                       | 19.8                                 | .4                              | 78.2                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....                          | 23                                   | 481 385                 | 93 157                        | 19.4                                 | .3                              | X  |
|            | 55052             | Home equity loans .....                                   | 11                                   | 6 181                   | 326                           | 5.3                                  | Z                               | X  |
|            | 55053             | Vehicle loans .....                                       | 19                                   | 195 377                 | 365                           | .2                                   | Z                               | X  |
|            | 55054             | Other loans to consumers .....                            | 18                                   | 435 905                 | 39 422                        | 9.0                                  | .1                              | X  |
|            | 55055             | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            |                   | Residential mortgage loans .....                          | 10                                   | 190 435                 | 86                            | Z                                    | Z                               | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....                          | 6                                    | 3 611                   | 78                            | 2.2                                  | Z                               | X  |
|            | 55070             | Loans to consumers - unsecured .....                      | 200                                  | 14 279 254              | 4 192 790                     | 29.4                                 | 11.7                            | X  |
|            |                   | Credit financing products, except loans:                  |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....            | 474                                  | 30 322 993              | 28 629 881                    | 94.4                                 | 79.8                            | 77.1                                     |
|            | 55211             | Interest income .....                                     | 421                                  | 28 219 673              | 11 561 012                    | 41.0                                 | 32.2                            | X  |
|            | 55212             | Cardholder fees .....                                     | 437                                  | 29 978 483              | 16 405 771                    | 54.7                                 | 45.8                            | X  |
|            | 55213             | Merchant fees .....                                       | 105                                  | 3 459 622               | 663 098                       | 19.2                                 | 1.8                             | X  |
|            | 55220             | Credit card association products - fees .....             | 9                                    | 10 980                  | 443                           | 4.0                                  | Z                               | X  |
|            | 55240             | Leasing products .....                                    | 9                                    | 380 202                 | 8 876                         | 2.3                                  | Z                               | 79.7                                     |
|            | 55242             | Interest income - other leases .....                      | 9                                    | 380 202                 | 2 000                         | .5                                   | Z                               | X  |
|            | 55244             | Fees from other leases, except real estate rents .....    | 9                                    | 380 202                 | 6 876                         | 1.8                                  | Z                               | X  |
|            | 55250             | Installment credit products .....                         | 22                                   | 552 710                 | 148 257                       | 26.8                                 | .4                              | 59.6                                     |
|            | 55252             | Fees .....  | 22                                   | 552 710                 | 148 257                       | 26.8                                 | .4                              | X  |
|            | 55260             | All other credit financing products .....                 | 9                                    | 113 815                 | 45 373                        | 39.9                                 | .1                              | X  |
|            | 57810             | Other products supporting financial services - fees ..... | 297                                  | 15 066 851              | 1 528 383                     | 10.1                                 | 4.3                             | X  |
| 522210     |                   | Credit card issuing .....                                 | 610                                  | X                       | 35 855 753                    | X                                    | 100.0                           | 79.7                                     |
|            |                   | Loan income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55020             | Loans to nonfinancial businesses - secured .....          | 45                                   | 375 134                 | 30 052                        | 8.0                                  | .1                              | 78.8                                     |
|            | 55021             | Interest income .....                                     | 33                                   | 370 470                 | 20 811                        | 5.6                                  | .1                              | X  |
|            | 55022             | Origination fees .....                                    | 12                                   | 8 396                   | 201                           | 2.4                                  | Z                               | X  |
|            | 55023             | Other fees .....  | 27                                   | 30 314                  | 9 040                         | 29.8                                 | Z                               | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....        | 76                                   | 1 190 704               | 1 102 419                     | 92.6                                 | 3.1                             | 78.5                                     |
|            | 55031             | Interest income .....                                     | 18                                   | 76 664                  | 2 758                         | 3.6                                  | Z                               | X  |
|            | 55033             | Other fees .....  | 58                                   | 1 114 040               | 1 099 661                     | 98.7                                 | 3.1                             | X  |
|            | 55050             | Loans to consumers - secured .....                        | 28                                   | 725 521                 | 143 495                       | 19.8                                 | .4                              | 78.2                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....                          | 23                                   | 481 385                 | 93 157                        | 19.4                                 | .3                              | X  |
|            | 55052             | Home equity loans .....                                   | 11                                   | 6 181                   | 326                           | 5.3                                  | Z                               | X  |
|            | 55053             | Vehicle loans .....                                       | 19                                   | 195 377                 | 365                           | .2                                   | Z                               | X  |
|            | 55054             | Other loans to consumers .....                            | 18                                   | 435 905                 | 39 422                        | 9.0                                  | .1                              | X  |
|            | 55055             | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            |                   | Residential mortgage loans .....                          | 10                                   | 190 435                 | 86                            | Z                                    | Z                               | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....                          | 6                                    | 3 611                   | 78                            | 2.2                                  | Z                               | X  |
|            | 55070             | Loans to consumers - unsecured .....                      | 200                                  | 14 279 254              | 4 192 790                     | 29.4                                 | 11.7                            | X  |
|            |                   | Credit financing products, except loans:                  |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....            | 474                                  | 30 322 993              | 28 629 881                    | 94.4                                 | 79.8                            | 77.1                                     |
|            | 55211             | Interest income .....                                     | 421                                  | 28 219 673              | 11 561 012                    | 41.0                                 | 32.2                            | X  |
|            | 55212             | Cardholder fees .....                                     | 437                                  | 29 978 483              | 16 405 771                    | 54.7                                 | 45.8                            | X  |
|            | 55213             | Merchant fees .....                                       | 105                                  | 3 459 622               | 663 098                       | 19.2                                 | 1.8                             | X  |
|            | 55220             | Credit card association products - fees .....             | 9                                    | 10 980                  | 443                           | 4.0                                  | Z                               | X  |
|            | 55240             | Leasing products .....                                    | 9                                    | 380 202                 | 8 876                         | 2.3                                  | Z                               | 79.7                                     |
|            | 55242             | Interest income - other leases .....                      | 9                                    | 380 202                 | 2 000                         | .5                                   | Z                               | X  |
|            | 55244             | Fees from other leases, except real estate rents .....    | 9                                    | 380 202                 | 6 876                         | 1.8                                  | Z                               | X  |
|            | 55250             | Installment credit products .....                         | 22                                   | 552 710                 | 148 257                       | 26.8                                 | .4                              | 59.6                                     |
|            | 55252             | Fees .....  | 22                                   | 552 710                 | 148 257                       | 26.8                                 | .4                              | X  |
|            | 55260             | All other credit financing products .....                 | 9                                    | 113 815                 | 45 373                        | 39.9                                 | .1                              | X  |
|            | 57810             | Other products supporting financial services - fees ..... | 297                                  | 15 066 851              | 1 528 383                     | 10.1                                 | 4.3                             | X  |
| 52222      |                   | Sales financing .....                                     | 6 926                                | X                       | 115 236 407                   | X                                    | 100.0                           | 63.3                                     |
|            |                   | Loan income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55020             | Loans to nonfinancial businesses - secured .....          | 2 386                                | 46 986 979              | 18 252 949                    | 38.8                                 | 15.8                            | 63.1                                     |
|            | 55021             | Interest income .....                                     | 2 126                                | 45 822 528              | 14 957 412                    | 32.6                                 | 13.0                            | X  |
|            | 55022             | Origination fees .....                                    | 924                                  | 7 676 899               | 793 683                       | 10.3                                 | .7                              | X  |
|            | 55023             | Other fees .....  | 1 508                                | 22 566 325              | 2 501 851                     | 11.1                                 | 2.2                             | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....        | 578                                  | 24 377 349              | 6 205 551                     | 25.5                                 | 5.4                             | 62.4                                     |
|            | 55031             | Interest income .....                                     | 553                                  | 24 367 115              | 5 457 102                     | 22.4                                 | 4.7                             | X  |
|            | 55032             | Origination fees .....                                    | 62                                   | 506 087                 | 35 854                        | 7.1                                  | Z                               | X  |
|            | 55033             | Other fees .....  | 215                                  | 8 757 644               | 712 595                       | 8.1                                  | .6                              | X  |
|            | 55040             | Loans to governments .....                                | 57                                   | 4 075 396               | 150 934                       | 3.7                                  | .1                              | 57.6                                     |
|            | 55041             | Interest income .....                                     | 42                                   | 4 070 447               | 144 188                       | 3.5                                  | .1                              | X  |
|            | 55042             | Origination fees .....                                    | 20                                   | 1 336 404               | 4 075                         | .3                                   | Z                               | X  |
|            | 55043             | Other fees .....  | 6                                    | 1 328 718               | 2 671                         | .2                                   | Z                               | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table]

| NAICS code | Product line code | Kind of business and product line   | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 52222      |                   | Sales financing—Con.  |                                      |                         |                               |                                      |                                 |  |
|            | 55050             | Loan income—Con.<br>Loans to consumers - secured .....                              | 3 186                                | 68 457 850              | 46 212 880                    | 67.5                                 | 40.1                            | 63.2                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....  | 378                                  | 3 068 278               | 634 995                       | 20.7                                 | .6                              | X  |
|            | 55052             | Home equity loans .....   | 342                                  | 1 661 488               | 842 816                       | 50.7                                 | .7                              | X  |
|            | 55053             | Vehicle loans .....   | 1 903                                | 49 554 854              | 31 849 868                    | 64.3                                 | 27.6                            | X  |
|            | 55054             | Other loans to consumers .....  | 711                                  | 10 565 873              | 3 502 856                     | 33.2                                 | 3.0                             | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans .....  | 27                                   | 356 486                 | 255 000                       | 71.5                                 | .2                              | X  |
|            | 55056             | Home equity loans .....   | 33                                   | 953 454                 | 9 549                         | 1.0                                  | Z                               | X  |
|            | 55057             | Vehicle loans .....   | 238                                  | 2 933 044               | 235 615                       | 8.0                                  | .2                              | X  |
|            | 55058             | Other loans to consumers .....  | 505                                  | 8 210 401               | 7 086 000                     | 86.3                                 | 6.1                             | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....  | 49                                   | 435 653                 | 12 542                        | 2.9                                  | Z                               | X  |
|            | 55061             | Home equity loans .....   | 32                                   | 953 486                 | 9 811                         | 1.0                                  | Z                               | X  |
|            | 55062             | Vehicle loans .....   | 669                                  | 15 095 143              | 643 218                       | 4.3                                  | .6                              | X  |
|            | 55063             | Other loans to consumers .....  | 970                                  | 13 025 307              | 1 130 610                     | 8.7                                  | 1.0                             | X  |
|            | 55070             | Loans to consumers - unsecured .....  | 409                                  | 3 633 103               | 1 179 508                     | 32.5                                 | 1.0                             | 59.0                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55071             | Personal lines of credit .....  | 71                                   | 999 216                 | 63 634                        | 6.4                                  | .1                              | X  |
|            | 55074             | Other loans to consumers .....  | 354                                  | 3 451 899               | 932 362                       | 27.0                                 | .8                              | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55075             | Personal lines of credit .....  | 9                                    | 13 148                  | 581                           | 4.4                                  | Z                               | X  |
|            | 55078             | Other loans to consumers .....  | 46                                   | 95 555                  | 38 611                        | 40.4                                 | Z                               | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55079             | Personal lines of credit .....  | 35                                   | 956 789                 | 10 162                        | 1.1                                  | Z                               | X  |
|            | 55083             | Other loans to consumers .....  | 178                                  | 1 623 250               | 134 158                       | 8.3                                  | .1                              | X  |
|            |                   | Credit financing products, except loans:  |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....                                      | 31                                   | 2 406 569               | 84 240                        | 3.5                                  | .1                              | 60.3                                     |
|            | 55211             | Interest income .....   | 21                                   | 2 402 506               | 81 299                        | 3.4                                  | .1                              | X  |
|            | 55213             | Merchant fees .....   | 11                                   | 564 664                 | 1 313                         | .2                                   | Z                               | X  |
|            | 55230             | Factoring - fees .....  | 21                                   | 73 615                  | 26 982                        | 36.7                                 | Z                               | X  |
|            | 55240             | Leasing products .....  | 1 675                                | 57 668 557              | 36 308 609                    | 63.0                                 | 31.5                            | 62.1                                     |
|            | 55241             | Interest income - motor vehicle leases .....  | 491                                  | 32 578 954              | 17 183 268                    | 52.7                                 | 14.9                            | X  |
|            | 55242             | Interest income - other leases .....  | 967                                  | 21 416 873              | 13 723 591                    | 64.1                                 | 11.9                            | X  |
|            | 55243             | Fees - motor vehicle leases .....   | 275                                  | 10 478 999              | 1 910 972                     | 18.2                                 | 1.7                             | X  |
|            | 55244             | Fees from other leases, except real estate rents .....                              | 849                                  | 15 934 876              | 3 490 778                     | 21.9                                 | 3.0                             | X  |
|            | 55250             | Installment credit products .....   | 178                                  | 3 686 811               | 1 224 921                     | 33.4                                 | 1.1                             | 63.0                                     |
|            | 55251             | Interest income .....   | 160                                  | 3 509 007               | 1 059 388                     | 30.2                                 | .9                              | X  |
|            | 55252             | Fees .....  | 128                                  | 716 074                 | 165 533                       | 23.1                                 | .1                              | X  |
|            | 55260             | All other credit financing products .....   | 151                                  | 5 709 538               | 2 706 499                     | 47.4                                 | 2.3                             | 62.0                                     |
|            | 55261             | Interest income .....   | 108                                  | 5 112 472               | 2 326 738                     | 45.5                                 | 2.0                             | X  |
|            | 55262             | Fees .....  | 84                                   | 3 210 877               | 379 761                       | 11.8                                 | .3                              | X  |
|            | 57310             | Foreign currency exchange fees - retail .....                                       | 8                                    | 286 031                 | 1 800                         | .6                                   | Z                               | X  |
|            |                   | Management of financial market and clearing products:                               |                                      |                         |                               |                                      |                                 |  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees ..... | 27                                   | 3 209 946               | 85 145                        | 2.7                                  | .1                              | X  |
|            | 57810             | Other products supporting financial services - fees .....                           | 965                                  | 24 753 379              | 2 790 079                     | 11.3                                 | 2.4                             | X  |
| 522220     |                   | Sales financing .....   | 6 926                                | X                       | 115 236 407                   | X                                    | 100.0                           | 63.3                                     |
|            |                   | Loan income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55020             | Loans to nonfinancial businesses - secured .....                                    | 2 386                                | 46 986 979              | 18 252 949                    | 38.8                                 | 15.8                            | 63.1                                     |
|            | 55021             | Interest income .....   | 2 126                                | 45 822 528              | 14 957 412                    | 32.6                                 | 13.0                            | X  |
|            | 55022             | Origination fees .....  | 924                                  | 7 676 899               | 793 683                       | 10.3                                 | .7                              | X  |
|            | 55023             | Other fees .....  | 1 508                                | 22 566 325              | 2 501 854                     | 11.1                                 | 2.2                             | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....                                  | 578                                  | 24 377 349              | 6 205 551                     | 25.5                                 | 5.4                             | 62.4                                     |
|            | 55031             | Interest income .....   | 553                                  | 24 367 115              | 5 457 102                     | 22.4                                 | 4.7                             | X  |
|            | 55032             | Origination fees .....  | 62                                   | 506 087                 | 35 854                        | 7.1                                  | Z                               | X  |
|            | 55033             | Other fees .....  | 215                                  | 8 757 644               | 712 595                       | 8.1                                  | .6                              | X  |
|            | 55040             | Loans to governments .....  | 57                                   | 4 075 396               | 150 934                       | 3.7                                  | .1                              | 57.6                                     |
|            | 55041             | Interest income .....   | 42                                   | 4 070 447               | 144 188                       | 3.5                                  | .1                              | X  |
|            | 55042             | Origination fees .....  | 20                                   | 1 336 404               | 4 075                         | .3                                   | Z                               | X  |
|            | 55043             | Other fees .....  | 6                                    | 1 328 718               | 2 671                         | .2                                   | Z                               | X  |
|            | 55050             | Loans to consumers - secured .....  | 3 186                                | 68 457 850              | 46 212 880                    | 67.5                                 | 40.1                            | 63.2                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....  | 378                                  | 3 068 278               | 634 995                       | 20.7                                 | .6                              | X  |
|            | 55052             | Home equity loans .....   | 342                                  | 1 661 488               | 842 816                       | 50.7                                 | .7                              | X  |
|            | 55053             | Vehicle loans .....   | 1 903                                | 49 554 854              | 31 849 868                    | 64.3                                 | 27.6                            | X  |
|            | 55054             | Other loans to consumers .....  | 711                                  | 10 565 873              | 3 502 856                     | 33.2                                 | 3.0                             | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans .....  | 27                                   | 356 486                 | 255 000                       | 71.5                                 | .2                              | X  |
|            | 55056             | Home equity loans .....   | 33                                   | 953 454                 | 9 549                         | 1.0                                  | Z                               | X  |
|            | 55057             | Vehicle loans .....   | 238                                  | 2 933 044               | 235 615                       | 8.0                                  | .2                              | X  |
|            | 55058             | Other loans to consumers .....  | 505                                  | 8 210 401               | 7 086 000                     | 86.3                                 | 6.1                             | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....  | 49                                   | 435 653                 | 12 542                        | 2.9                                  | Z                               | X  |
|            | 55061             | Home equity loans .....   | 32                                   | 953 486                 | 9 811                         | 1.0                                  | Z                               | X  |
|            | 55062             | Vehicle loans .....   | 669                                  | 15 095 143              | 643 218                       | 4.3                                  | .6                              | X  |
|            | 55063             | Other loans to consumers .....  | 970                                  | 13 025 307              | 1 130 610                     | 8.7                                  | 1.0                             | X  |
|            | 55070             | Loans to consumers - unsecured .....  | 409                                  | 3 633 103               | 1 179 508                     | 32.5                                 | 1.0                             | 59.0                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55071             | Personal lines of credit .....  | 71                                   | 999 216                 | 63 634                        | 6.4                                  | .1                              | X  |
|            | 55074             | Other loans to consumers .....  | 354                                  | 3 451 899               | 932 362                       | 27.0                                 | .8                              | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line   | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 522220     |                   | Sales financing—Con.  |                                      |                         |                               |                                      |                                 |  |
|            | 55070             | Loan income—Con.  |                                      |                         |                               |                                      |                                 |  |
|            |                   | Loans to consumers - unsecured—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 55075             | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55078             | Personal lines of credit .....  | 9                                    | 13 148                  | 581                           | 4.4                                  | Z                               | X  |
|            |                   | Other loans to consumers .....  | 46                                   | 95 555                  | 38 611                        | 40.4                                 | Z                               | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55079             | Personal lines of credit .....  | 35                                   | 956 789                 | 10 162                        | 1.1                                  | Z                               | X  |
|            | 55083             | Other loans to consumers .....  | 178                                  | 1 623 250               | 134 158                       | 8.3                                  | .1                              | X  |
|            |                   | Credit financing products, except loans:  |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....                                      | 31                                   | 2 406 569               | 84 240                        | 3.5                                  | .1                              | 60.3                                     |
|            | 55211             | Interest income .....   | 21                                   | 2 402 506               | 81 299                        | 3.4                                  | .1                              | X  |
|            | 55213             | Merchant fees .....   | 11                                   | 564 664                 | 1 313                         | .2                                   | Z                               | X  |
|            | 55230             | Factoring - fees .....  | 21                                   | 73 615                  | 26 982                        | 36.7                                 | Z                               | X  |
|            | 55240             | Leasing products .....  | 1 675                                | 57 668 557              | 36 308 609                    | 63.0                                 | 31.5                            | 62.1                                     |
|            | 55241             | Interest income - motor vehicle leases .....  | 491                                  | 32 578 954              | 17 183 268                    | 52.7                                 | 14.9                            | X  |
|            | 55242             | Interest income - other leases .....  | 967                                  | 21 416 873              | 13 723 591                    | 64.1                                 | 11.9                            | X  |
|            | 55243             | Fees - motor vehicle leases .....   | 275                                  | 10 478 999              | 1 910 972                     | 18.2                                 | 1.7                             | X  |
|            | 55244             | Fees from other leases, except real estate rents .....                              | 849                                  | 15 934 876              | 3 490 778                     | 21.9                                 | 3.0                             | X  |
|            | 55250             | Installment credit products .....   | 178                                  | 3 666 811               | 1 224 921                     | 33.4                                 | 1.1                             | 63.0                                     |
|            | 55251             | Interest income .....   | 160                                  | 3 509 007               | 1 059 388                     | 30.2                                 | .9                              | X  |
|            | 55252             | Fees .....  | 128                                  | 716 074                 | 165 533                       | 23.1                                 | .1                              | X  |
|            | 55260             | All other credit financing products .....   | 151                                  | 5 709 538               | 2 706 499                     | 47.4                                 | 2.3                             | 62.0                                     |
|            | 55261             | Interest income .....   | 108                                  | 5 112 472               | 2 326 738                     | 45.5                                 | 2.0                             | X  |
|            | 55262             | Fees .....  | 84                                   | 3 210 877               | 379 761                       | 11.8                                 | .3                              | X  |
|            | 57310             | Foreign currency exchange fees - retail .....                                       | 8                                    | 286 031                 | 1 800                         | .6                                   | Z                               | X  |
|            |                   | Management of financial market and clearing products:                               |                                      |                         |                               |                                      |                                 |  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees ..... | 27                                   | 3 209 946               | 85 145                        | 2.7                                  | .1                              | X  |
|            | 57810             | Other products supporting financial services - fees .....                           | 965                                  | 24 753 379              | 2 790 079                     | 11.3                                 | 2.4                             | X  |
| 52229      |                   | Other nondepository credit intermediation .....                                     | 41 663                               | X                       | 245 801 556                   | X                                    | 100.0                           | 77.6                                     |
|            | 52720             | Sales of merchandise .....  | 4 110                                | 1 956 584               | 1 324 858                     | 67.7                                 | .5                              | X  |
|            |                   | Loan income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....   | 2 497                                | 33 622 460              | 27 444 822                    | 81.6                                 | 11.2                            | 77.2                                     |
|            | 55011             | Interest income .....   | 2 055                                | 29 580 028              | 22 926 888                    | 77.5                                 | 9.3                             | X  |
|            | 55012             | Origination fees .....  | 585                                  | 1 812 916               | 511 252                       | 28.2                                 | .2                              | X  |
|            | 55013             | Other fees .....  | 558                                  | 20 671 294              | 4 006 682                     | 19.4                                 | 1.6                             | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....                                    | 2 718                                | 16 942 561              | 10 493 214                    | 61.9                                 | 4.3                             | 77.1                                     |
|            | 55021             | Interest income .....   | 2 261                                | 15 996 597              | 7 832 468                     | 49.0                                 | 3.2                             | X  |
|            | 55022             | Origination fees .....  | 1 655                                | 9 142 997               | 1 359 620                     | 14.9                                 | .6                              | X  |
|            | 55023             | Other fees .....  | 1 634                                | 11 917 571              | 1 301 126                     | 10.9                                 | .5                              | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....                                  | 694                                  | 6 252 308               | 902 859                       | 14.4                                 | .4                              | 76.8                                     |
|            | 55031             | Interest income .....   | 629                                  | 6 073 219               | 561 452                       | 9.2                                  | .2                              | X  |
|            | 55032             | Origination fees .....  | 171                                  | 2 263 736               | 39 125                        | 1.7                                  | Z                               | X  |
|            | 55033             | Other fees .....  | 229                                  | 2 904 563               | 302 282                       | 10.4                                 | .1                              | X  |
|            | 55040             | Loans to governments .....  | 269                                  | 1 530 557               | 175 316                       | 11.5                                 | .1                              | 74.9                                     |
|            | 55041             | Interest income .....   | 187                                  | 1 359 748               | 113 966                       | 8.4                                  | Z                               | X  |
|            | 55042             | Origination fees .....  | 85                                   | 164 333                 | 23 466                        | 14.3                                 | Z                               | X  |
|            | 55043             | Other fees .....  | 54                                   | 166 260                 | 37 884                        | 22.8                                 | Z                               | X  |
|            | 55050             | Loans to consumers - secured .....  | 31 211                               | 147 109 922             | 129 989 982                   | 88.4                                 | 52.9                            | 77.3                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....  | 15 977                               | 118 374 552             | 78 432 248                    | 66.3                                 | 31.9                            | X  |
|            | 55052             | Home equity loans .....   | 8 723                                | 29 953 371              | 6 948 296                     | 23.2                                 | 2.8                             | X  |
|            | 55053             | Vehicle loans .....   | 1 684                                | 6 512 640               | 4 124 782                     | 63.3                                 | X                               | X  |
|            | 55054             | Other loans to consumers .....  | 12 199                               | 23 812 068              | 7 703 844                     | 32.4                                 | 3.1                             | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans .....  | 13 315                               | 41 028 812              | 15 165 379                    | 37.0                                 | 6.2                             | X  |
|            | 55056             | Home equity loans .....   | 3 068                                | 8 870 964               | 328 953                       | 3.7                                  | .1                              | X  |
|            | 55057             | Vehicle loans .....   | 297                                  | 1 931 422               | 859 018                       | 44.5                                 | .3                              | X  |
|            | 55058             | Other loans to consumers .....  | 1 610                                | 2 565 674               | 139 045                       | 5.4                                  | .1                              | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....  | 11 717                               | 92 284 145              | 14 185 535                    | 15.4                                 | 5.8                             | X  |
|            | 55061             | Home equity loans .....   | 2 828                                | 9 172 379               | 939 364                       | 10.2                                 | .4                              | X  |
|            | 55062             | Vehicle loans .....   | 807                                  | 5 410 919               | 336 383                       | 6.2                                  | .1                              | X  |
|            | 55063             | Other loans to consumers .....  | 6 392                                | 14 515 954              | 827 135                       | 5.7                                  | .3                              | X  |
|            | 55070             | Loans to consumers - unsecured .....  | 9 203                                | 60 917 183              | 47 635 180                    | 78.2                                 | 19.4                            | X  |
|            |                   | Credit financing products, except loans:  |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....                                      | 89                                   | 5 484 418               | 3 888 338                     | 70.9                                 | 1.6                             | 77.5                                     |
|            | 55211             | Interest income .....   | 57                                   | 5 452 324               | 1 023 719                     | 18.8                                 | .4                              | X  |
|            | 55212             | Cardholder fees .....   | 42                                   | 5 352 252               | 860 264                       | 16.1                                 | .4                              | X  |
|            | 55213             | Merchant fees .....   | 63                                   | 4 788 658               | 2 004 351                     | 41.9                                 | .8                              | X  |
|            | 55220             | Credit card association products - fees .....                                       | 20                                   | 714 440                 | 2 977                         | .4                                   | Z                               | X  |
|            | 55230             | Factoring - fees .....  | 429                                  | 1 854 180               | 1 715 475                     | 92.5                                 | .7                              | X  |
|            | 55240             | Leasing products .....  | 214                                  | 1 808 824               | 91 819                        | 5.1                                  | Z                               | 77.4                                     |
|            | 55241             | Interest income - motor vehicle leases .....  | 34                                   | 464 921                 | 8 022                         | 1.7                                  | Z                               | X  |
|            | 55242             | Interest income - other leases .....  | 183                                  | 1 630 246               | 60 835                        | 3.7                                  | Z                               | X  |
|            | 55243             | Fees - motor vehicle leases .....   | 23                                   | 453 008                 | 8 158                         | 1.8                                  | Z                               | X  |
|            | 55244             | Fees from other leases, except real estate rents .....                              | 46                                   | 727 412                 | 14 804                        | 2.0                                  | Z                               | X  |
|            | 55250             | Installment credit products .....   | 219                                  | 626 660                 | 478 943                       | 76.4                                 | .2                              | 75.3                                     |
|            | 55251             | Interest income .....   | 206                                  | 448 727                 | 351 397                       | 78.3                                 | .1                              | X  |
|            | 55252             | Fees .....  | 125                                  | 582 451                 | 127 546                       | 21.9                                 | .1                              | X  |
|            | 55260             | All other credit financing products .....   | 247                                  | 553 777                 | 190 665                       | 34.4                                 | .1                              | 74.9                                     |
|            | 55261             | Interest income .....   | 131                                  | 296 565                 | 63 446                        | 21.4                                 | Z                               | X  |
|            | 55262             | Fees .....  | 175                                  | 372 600                 | 127 219                       | 34.1                                 | .1                              | X  |
|            |                   | Securities origination products:  |                                      |                         |                               |                                      |                                 |  |
|            | 55320             | Public offering products - debt securities .....                                    | 181                                  | 1 165 183               | 340 467                       | 29.2                                 | .1                              | X  |

See footnotes at end of table.



**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 52229      |                   | Other nondepository credit intermediation—Con.   |                                      |                         |                               |                                      |                                 |  |
|            |                   | Brokering and dealing products - debt instruments:   |                                      |                         |                               |                                      |                                 |  |
|            | 55470             | Corporate and trust notes and bonds .....  | 140                                  | 3 153 742               | 496 982                       | 15.8                                 | .2                              | 75.5                                     |
|            | 55471             | Fees and commissions .....   | 80                                   | 398 783                 | 115 638                       | 29.0                                 | Z                               | X  |
|            | 55472             | Net gains (losses) in trading accounts, excluding interest income .....  | 28                                   | 90 086                  | 26 973                        | 29.9                                 | Z                               | X  |
|            | 55473             | Interest income from trading accounts .....  | 61                                   | 2 979 713               | 353 750                       | 11.9                                 | .1                              | X  |
|            | 55480             | National government notes and bonds .....  | 77                                   | 2 656 528               | 224 945                       | 8.5                                  | .1                              | 77.3                                     |
|            | 55482             | Net gains (losses) in trading accounts, excluding interest income .....  | 19                                   | 105 344                 | 6 294                         | 6.0                                  | Z                               | X  |
|            | 55483             | Interest income from trading accounts .....  | 69                                   | 2 632 565               | 215 045                       | 8.2                                  | .1                              | X  |
|            | 55490             | State provincial and local governments notes and bonds .....   | 69                                   | 1 644 133               | 55 962                        | 3.4                                  | Z                               | 77.0                                     |
|            | 55491             | Fees and commissions .....   | 7                                    | 3 317                   | 951                           | 28.7                                 | Z                               | X  |
|            | 55492             | Net gains (losses) in trading accounts, excluding interest income .....  | 24                                   | 71 690                  | 21 026                        | 29.3                                 | Z                               | X  |
|            | 55493             | Interest income from trading accounts .....  | 51                                   | 1 591 664               | 28 094                        | 1.8                                  | Z                               | X  |
|            |                   | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded .....   | 28                                   | 1 204 027               | 154 172                       | 12.8                                 | .1                              | 76.6                                     |
|            | 55711             | Fees and commissions .....   | 25                                   | 64 155                  | 30 782                        | 48.0                                 | Z                               | X  |
|            | 55720             | Option contracts, exchange-traded .....  | 47                                   | 146 015                 | 1 768                         | 1.2                                  | Z                               | 76.4                                     |
|            | 55722             | Net gains (losses) in trading accounts, excluding interest income .....  | 45                                   | 145 983                 | 1 768                         | 1.2                                  | Z                               | X  |
|            | 55730             | Forward contracts, traded over-the-counter .....   | 40                                   | 1 940 183               | 168 819                       | 8.7                                  | .1                              | 77.6                                     |
|            | 55732             | Net gains (losses) in trading accounts, excluding interest income .....  | 40                                   | 1 940 183               | 168 819                       | 8.7                                  | .1                              | X  |
|            | 55740             | Swaps, traded over-the-counter .....   | 86                                   | 817 758                 | 12 347                        | 1.5                                  | Z                               | 76.6                                     |
|            | 55741             | Fees and commissions .....   | 48                                   | 125 277                 | 5 034                         | 4.0                                  | Z                               | X  |
|            | 55742             | Net gains (losses) in trading accounts, excluding interest income .....  | 45                                   | 693 294                 | 6 126                         | .9                                   | Z                               | X  |
|            | 55743             | Interest income from trading accounts .....  | 32                                   | 193 157                 | 905                           | .5                                   | Z                               | X  |
|            | 55750             | Option contracts traded over-the-counter .....   | 19                                   | 1 276 790               | 20 984                        | 1.6                                  | Z                               | 77.6                                     |
|            | 55751             | Fees and commissions .....   | 8                                    | 18 571                  | 2 923                         | 15.7                                 | Z                               | X  |
|            | 55752             | Net gains (losses) in trading accounts, excluding interest income .....  | 8                                    | 1 257 870               | 17 899                        | 1.4                                  | Z                               | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....  | 59                                   | 258 502                 | 23 068                        | 8.9                                  | Z                               | 76.6                                     |
|            | 55761             | Fees and commissions .....   | 6                                    | 5 467                   | 839                           | 15.3                                 | Z                               | X  |
|            | 55762             | Net gains (losses) in trading accounts, excluding interest income .....  | 53                                   | 253 035                 | 22 187                        | 8.8                                  | Z                               | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts ..... | 54                                   | 371 548                 | 23 372                        | 6.3                                  | Z                               | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....                | 76                                   | 678 076                 | 146 689                       | 21.6                                 | .1                              | X  |
|            | 56110             | Brokerage correspondent products - fees .....  | 112                                  | 115 184                 | 23 677                        | 20.6                                 | Z                               | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....                     | 25                                   | 266 942                 | 42 716                        | 16.0                                 | Z                               | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....   | 62                                   | 470 585                 | 19 873                        | 4.2                                  | Z                               | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net .....                            | 14                                   | 143 305                 | 50 478                        | 35.2                                 | Z                               | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....   | 1 453                                | 7 196 047               | 4 553 482                     | 63.3                                 | 1.9                             | X  |
|            | 56610             | Trading equities on own account - net gain (losses) .....  | 78                                   | 1 035 719               | 68 494                        | 6.6                                  | Z                               | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses) .....   | 19                                   | 702 991                 | -58 119                       | -8.3                                 | Z                               | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....                                      | 78                                   | 2 246 309               | 25 136                        | 1.1                                  | Z                               | X  |
|            |                   | Deposit account related products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57010             | Fees for bundled deposit account services .....  | 53                                   | 441 245                 | 11 238                        | 2.5                                  | Z                               | X  |
|            | 57020             | Fees for individual deposit account services .....   | 139                                  | 1 028 662               | 27 398                        | 2.7                                  | Z                               | 72.7                                     |
|            | 57021             | ATM charges and other electronic transaction fees .....  | 58                                   | 412 397                 | 3 310                         | .8                                   | Z                               | X  |
|            | 57022             | Other deposit account service fees .....   | 121                                  | 903 504                 | 24 088                        | 2.7                                  | Z                               | X  |
|            |                   | Cash handling and management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees .....  | 185                                  | 724 376                 | 214 964                       | 29.7                                 | .1                              | 74.4                                     |
|            | 57111             | Fees for bundled services .....  | 84                                   | 653 018                 | 169 622                       | 26.0                                 | .1                              | X  |
|            | 57112             | Fees for individual services .....   | 129                                  | 457 813                 | 45 342                        | 9.9                                  | Z                               | X  |
|            | 57120             | Correspondent account products service fees .....  | 43                                   | 378 904                 | 8 965                         | 2.4                                  | Z                               | X  |
|            | 57130             | Other cash handling and management product fees .....  | 96                                   | 327 312                 | 26 967                        | 8.2                                  | Z                               | X  |
|            |                   | Document payment products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57210             | Cashier's and certified check fees .....   | 67                                   | 615 777                 | 2 761                         | .4                                   | Z                               | X  |
|            | 57220             | Money order fees .....   | 119                                  | 299 334                 | 733                           | .2                                   | Z                               | X  |
|            | 57230             | Travelers' check fees .....  | 28                                   | 260 365                 | 139                           | .1                                   | Z                               | X  |
|            | 57240             | Other fees .....   | 362                                  | 1 145 637               | 105 588                       | 9.2                                  | Z                               | X  |
|            | 57310             | Foreign currency exchange fees - retail .....  | 46                                   | 450 041                 | 19 602                        | 4.4                                  | Z                               | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....   | 53                                   | 939 243                 | 315 727                       | 33.6                                 | .1                              | X  |
|            |                   | Financial planning and investment management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government .....                                      | 86                                   | 480 640                 | 84 366                        | 17.6                                 | Z                               | X  |
|            | 57720             | Financial planning and investment management services for individuals .....  | 209                                  | 2 411 206               | 1 415 525                     | 58.7                                 | .6                              | X  |
|            | 57810             | Other products supporting financial services - fees .....  | 5 247                                | 138 807 473             | 12 818 726                    | 9.2                                  | 5.2                             | X  |
| 522291     |                   | Consumer lending .....   | 14 153                               | X                       | 28 748 870                    | X                                    | 100.0                           | 79.4                                     |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....  | 1 301                                | 568 564                 | 446 338                       | 78.5                                 | 1.6                             | 77.3                                     |
|            | 55011             | Interest income .....  | 1 293                                | 562 192                 | 420 985                       | 74.9                                 | 1.5                             | X  |
|            | 55012             | Origination fees .....   | 16                                   | 15 830                  | 4 771                         | 30.1                                 | Z                               | X  |
|            | 55013             | Other fees .....   | 39                                   | 104 182                 | 20 582                        | 19.8                                 | .1                              | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....   | 190                                  | 374 113                 | 148 480                       | 39.7                                 | .5                              | 78.9                                     |
|            | 55021             | Interest income .....  | 181                                  | 370 836                 | 101 318                       | 27.3                                 | .4                              | X  |
|            | 55022             | Origination fees .....   | 82                                   | 247 399                 | 13 953                        | 5.6                                  | Z                               | X  |
|            | 55023             | Other fees .....   | 85                                   | 283 725                 | 33 209                        | 11.7                                 | .1                              | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....   | 119                                  | 148 616                 | 87 157                        | 58.6                                 | .3                              | 78.3                                     |
|            | 55031             | Interest income .....  | 111                                  | 125 711                 | 57 909                        | 46.1                                 | .2                              | X  |
|            | 55032             | Origination fees .....   | 21                                   | 22 283                  | 2 777                         | 12.5                                 | Z                               | X  |
|            | 55033             | Other fees .....   | 32                                   | 50 772                  | 26 471                        | 52.1                                 | .1                              | X  |
|            | 55040             | Loans to governments .....   | 20                                   | 10 565                  | 3 271                         | 31.0                                 | Z                               | X  |
|            | 55050             | Loans to consumers - secured .....   | 9 169                                | 20 220 942              | 17 624 136                    | 87.2                                 | 61.3                            | 79.2                                     |

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table]

| NAICS code | Product line code | Kind of business and product line   | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 522291     |                   | Consumer lending—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 55050             | Loan income—Con.  |                                      |                         |                               |                                      |                                 |  |
|            |                   | Loans to consumers - secured—Con.   |                                      |                         |                               |                                      |                                 |  |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....  | 4 712                                | 7 586 557               | 3 503 346                     | 46.2                                 | 12.2                            | X  |
|            | 55052             | Home equity loans .....   | 3 816                                | 9 715 468               | 4 229 142                     | 43.5                                 | 14.7                            | X  |
|            | 55053             | Vehicle loans .....   | 1 363                                | 5 156 855               | 3 767 199                     | 73.1                                 | 13.1                            | X  |
|            | 55054             | Other loans to consumers .....  | 6 340                                | 9 520 248               | 3 750 252                     | 39.4                                 | 13.0                            | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans .....  | 478                                  | 340 348                 | 20 450                        | 6.0                                  | .1                              | X  |
|            | 55056             | Home equity loans .....   | 1 767                                | 5 323 828               | 89 280                        | 1.7                                  | .3                              | X  |
|            | 55057             | Vehicle loans .....   | 253                                  | 1 537 109               | 792 325                       | 51.5                                 | 2.8                             | X  |
|            | 55058             | Other loans to consumers .....  | 788                                  | 491 328                 | 43 331                        | 8.8                                  | .2                              | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....  | 1 288                                | 1 330 454               | 36 325                        | 2.7                                  | .1                              | X  |
|            | 55061             | Home equity loans .....   | 1 940                                | 5 533 566               | 676 987                       | 12.2                                 | 2.4                             | X  |
|            | 55062             | Vehicle loans .....   | 707                                  | 4 754 061               | 296 002                       | 6.2                                  | 1.0                             | X  |
|            | 55063             | Other loans to consumers .....  | 4 101                                | 6 751 401               | 419 497                       | 6.2                                  | 1.5                             | X  |
|            | 55070             | Loans to consumers - unsecured .....  | 6 884                                | 10 634 886              | 4 345 617                     | 40.9                                 | 15.1                            | 67.1                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55071             | Personal lines of credit .....  | 2 200                                | 6 900 923               | 870 067                       | 12.6                                 | 3.0                             | X  |
|            | 55074             | Other loans to consumers .....  | 6 137                                | 10 215 747              | 2 626 658                     | 25.7                                 | 9.1                             | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55075             | Personal lines of credit .....  | 1 363                                | 5 261 438               | 34 023                        | .6                                   | .1                              | X  |
|            | 55078             | Other loans to consumers .....  | 3 077                                | 5 681 073               | 155 874                       | 2.7                                  | .5                              | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55079             | Personal lines of credit .....  | 2 011                                | 6 849 167               | 253 572                       | 3.7                                  | .9                              | X  |
|            | 55083             | Other loans to consumers .....  | 4 688                                | 8 276 213               | 405 423                       | 4.9                                  | 1.4                             | X  |
|            |                   | Credit financing products, except loans:  |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....  | 12                                   | 4 469 228               | 3 772 136                     | 84.4                                 | 13.1                            | 79.4                                     |
|            | 55211             | Interest income .....   | 11                                   | 4 469 073               | 937 295                       | 21.0                                 | 3.3                             | X  |
|            | 55212             | Cardholder fees .....   | 6                                    | 4 446 461               | 844 192                       | 19.0                                 | 2.9                             | X  |
|            | 55240             | Leasing products .....  | 7                                    | 173 211                 | 17 465                        | 10.1                                 | .1                              | 79.2                                     |
|            | 55242             | Interest income - other leases .....  | 6                                    | 170 864                 | 2 292                         | 1.3                                  | Z                               | X  |
|            | 55250             | Installment credit products .....   | 190                                  | 249 859                 | 151 355                       | 60.6                                 | .5                              | 78.6                                     |
|            | 55251             | Interest income .....   | 184                                  | 100 148                 | 32 000                        | 32.0                                 | .1                              | X  |
|            | 55252             | Fees .....  | 111                                  | 224 304                 | 119 355                       | 53.2                                 | .4                              | X  |
|            | 55260             | All other credit financing products .....   | 56                                   | 139 020                 | 55 087                        | 39.6                                 | .2                              | 78.3                                     |
|            | 55261             | Interest income .....   | 28                                   | 50 346                  | 12 319                        | 24.5                                 | Z                               | X  |
|            | 55262             | Fees .....  | 44                                   | 135 159                 | 42 768                        | 31.6                                 | .1                              | X  |
|            |                   | Brokering and dealing products - debt instruments:  |                                      |                         |                               |                                      |                                 |  |
|            | 55470             | Corporate and trust notes and bonds .....   | 10                                   | 2 130                   | 752                           | 35.3                                 | Z                               | 79.4                                     |
|            | 55471             | Fees and commissions .....  | 6                                    | 1 469                   | 586                           | 39.9                                 | Z                               | X  |
|            |                   | Brokering and dealing products - derivative contracts:                                    |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded .....  | 11                                   | 12 796                  | 2 511                         | 19.6                                 | Z                               | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....                        | 11                                   | 63 041                  | -683                          | -1.1                                 | Z                               | X  |
|            | 56610             | Trading equities on own account - net gain (losses) .....                                 | 17                                   | 173 330                 | 9 062                         | 5.2                                  | Z                               | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) ..... | 10                                   | 17 515                  | 4 965                         | 28.3                                 | Z                               | X  |
|            |                   | Cash handling and management products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees .....                                   | 51                                   | 96 829                  | 9 445                         | 9.8                                  | Z                               | 79.4                                     |
|            | 57111             | Fees for bundled services .....   | 20                                   | 76 536                  | 6 623                         | 8.7                                  | Z                               | X  |
|            | 57112             | Fees for individual services .....  | 33                                   | 20 293                  | 2 822                         | 13.9                                 | Z                               | X  |
|            | 57130             | Other cash handling and management product fees .....                                     | 11                                   | 9 222                   | 630                           | 6.8                                  | Z                               | X  |
|            |                   | Document payment products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57220             | Money order fees .....  | 16                                   | 7 612                   | 47                            | .6                                   | Z                               | X  |
|            | 57240             | Other fees .....  | 119                                  | 38 824                  | 2 248                         | 5.8                                  | Z                               | X  |
|            | 57310             | Foreign currency exchange fees - retail .....   | 7                                    | 3 067                   | 58                            | 1.9                                  | Z                               | X  |
|            |                   | Financial planning and investment management products:                                    |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government ..... | 13                                   | 9 814                   | 7 384                         | 75.2                                 | Z                               | X  |
|            | 57720             | Financial planning and investment management services for individuals .....               | 40                                   | 565 230                 | 218 809                       | 38.7                                 | .8                              | X  |
|            | 57810             | Other products supporting financial services - fees .....                                 | 3 097                                | 11 282 967              | 1 821 676                     | 16.1                                 | 6.3                             | X  |
| 522292     |                   | Real estate credit .....  | 19 234                               |                         | 75 479 073                    | X                                    | 100.0                           | 61.6                                     |
|            |                   | Loan income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....   | 845                                  | 6 701 970               | 4 670 915                     | 69.7                                 | 6.2                             | 61.4                                     |
|            | 55011             | Interest income .....   | 423                                  | 2 714 195               | 454 497                       | 16.7                                 | .6                              | X  |
|            | 55012             | Origination fees .....  | 555                                  | 1 500 019               | 500 446                       | 33.4                                 | .7                              | X  |
|            | 55013             | Other fees .....  | 398                                  | 4 430 855               | 3 715 972                     | 83.9                                 | 4.9                             | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....  | 1 750                                | 9 301 291               | 6 722 509                     | 72.3                                 | 8.9                             | 61.3                                     |
|            | 55021             | Interest income .....   | 1 338                                | 8 382 080               | 4 376 631                     | 52.2                                 | 5.8                             | X  |
|            | 55022             | Origination fees .....  | 1 326                                | 6 274 344               | 1 281 369                     | 20.4                                 | 1.7                             | X  |
|            | 55023             | Other fees .....  | 1 142                                | 5 465 827               | 1 064 509                     | 19.5                                 | 1.4                             | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....  | 171                                  | 1 204 115               | 220 616                       | 18.3                                 | .3                              | 60.9                                     |
|            | 55031             | Interest income .....   | 128                                  | 1 151 097               | 85 455                        | 7.4                                  | .1                              | X  |
|            | 55032             | Origination fees .....  | 71                                   | 434 451                 | 13 245                        | 3.0                                  | Z                               | X  |
|            | 55033             | Other fees .....  | 81                                   | 490 129                 | 121 916                       | 24.9                                 | .2                              | X  |
|            | 55040             | Loans to governments .....  | 181                                  | 1 333 049               | 113 185                       | 8.5                                  | .2                              | 59.8                                     |
|            | 55041             | Interest income .....   | 121                                  | 1 265 358               | 86 919                        | 6.9                                  | .1                              | X  |
|            | 55042             | Origination fees .....  | 79                                   | 127 452                 | 22 148                        | 17.4                                 | Z                               | X  |
|            | 55043             | Other fees .....  | 20                                   | 24 657                  | 4 118                         | 16.7                                 | Z                               | X  |

See footnotes at end of table.

Table 1. **Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

Table with 9 columns: NAICS code, Product line code, Kind of business and product line, Establishments with the product line (Number), Total revenue (\$1,000), Product line revenue (Amount), As percent of total revenue of (Establishments with the product line, All establishments), and Response coverage (percent). Rows include categories like Real estate credit, Loan income, Credit financing products, Securities origination products, and various derivatives and trading products.

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line   | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 522292     |                   | Real estate credit—Con.   |                                      |                         |                               |                                      |                                 |  |
|            |                   | Deposit account related products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57010             | Fees for bundled deposit account services .....   | 36                                   | 258 540                 | 1 702                         | .7                                   | Z                               | X  |
|            | 57020             | Fees for individual deposit account services .....  | 98                                   | 543 609                 | 18 408                        | 3.4                                  | Z                               | 59.6                                     |
|            | 57021             | ATM charges and other electronic transaction fees .....                                   | 40                                   | 292 088                 | 1 780                         | .6                                   | Z                               | X  |
|            | 57022             | Other deposit account service fees .....  | 94                                   | 535 575                 | 16 628                        | 3.1                                  | Z                               | X  |
|            |                   | Cash handling and management products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees .....                                   | 77                                   | 356 092                 | 26 354                        | 7.4                                  | Z                               | 57.4                                     |
|            | 57111             | Fees for bundled services .....   | 38                                   | 314 788                 | 23 664                        | 7.5                                  | Z                               | X  |
|            | 57112             | Fees for individual services .....  | 55                                   | 279 133                 | 2 690                         | 1.0                                  | Z                               | X  |
|            | 57120             | Correspondent account products service fees .....   | 40                                   | 355 920                 | 8 946                         | 2.5                                  | Z                               | X  |
|            | 57130             | Other cash handling and management product fees .....                                     | 32                                   | 260 149                 | 11 206                        | 4.3                                  | Z                               | X  |
|            |                   | Document payment products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57210             | Cashier's and certified check fees .....  | 28                                   | 260 944                 | 1 014                         | .4                                   | Z                               | X  |
|            | 57220             | Money order fees .....  | 26                                   | 253 910                 | 35                            | .0                                   | Z                               | X  |
|            | 57230             | Travelers' check fees .....   | 24                                   | 259 963                 | 94                            | .4                                   | Z                               | X  |
|            | 57240             | Other fees .....  | 35                                   | 284 033                 | 748                           | .3                                   | Z                               | X  |
|            | 57310             | Foreign currency exchange fees - retail .....   | 11                                   | 21 842                  | 127                           | .6                                   | Z                               | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....                        | 43                                   | 871 735                 | 305 546                       | 35.1                                 | .4                              | X  |
|            |                   | Financial planning and investment management products:                                    |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government ..... | 52                                   | 173 365                 | 14 814                        | 8.5                                  | Z                               | X  |
|            | 57720             | Financial planning and investment management services for individuals .....               | 109                                  | 605 538                 | 225 115                       | 37.2                                 | .3                              | X  |
|            | 57810             | Other products supporting financial services - fees .....                                 | 1 125                                | 9 656 085               | 1 707 935                     | 17.7                                 | 2.3                             | X  |
| 5222929    |                   | Mortgage bankers and loan correspondents .....  | 18 615                               | X                       | 72 292 779                    | X                                    | 100.0                           | 62.1                                     |
|            |                   | Loan income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....   | 787                                  | 6 383 773               | 4 411 813                     | 69.1                                 | 6.1                             | 61.9                                     |
|            | 55011             | Interest income .....   | 388                                  | 2 581 885               | 385 497                       | 14.9                                 | .5                              | X  |
|            | 55012             | Origination fees .....  | 511                                  | 1 240 930               | 487 700                       | 39.3                                 | .7                              | X  |
|            | 55013             | Other fees .....  | 362                                  | 4 214 678               | 3 538 616                     | 84.0                                 | 4.9                             | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....  | 1 321                                | 6 934 788               | 4 650 744                     | 67.1                                 | 6.4                             | 61.9                                     |
|            | 55021             | Interest income .....   | 924                                  | 6 025 623               | 2 494 466                     | 41.4                                 | 3.5                             | X  |
|            | 55022             | Origination fees .....  | 984                                  | 4 149 624               | 1 211 498                     | 29.2                                 | 1.7                             | X  |
|            | 55023             | Other fees .....  | 803                                  | 4 258 539               | 944 780                       | 22.2                                 | 1.3                             | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....  | 119                                  | 771 005                 | 164 853                       | 21.4                                 | .2                              | 61.0                                     |
|            | 55031             | Interest income .....   | 81                                   | 740 586                 | 31 511                        | 4.3                                  | Z                               | X  |
|            | 55032             | Origination fees .....  | 54                                   | 227 922                 | 12 970                        | 5.7                                  | Z                               | X  |
|            | 55033             | Other fees .....  | 47                                   | 205 306                 | 120 372                       | 58.6                                 | .2                              | X  |
|            | 55040             | Loans to governments .....  | 181                                  | 1 333 049               | 113 185                       | 8.5                                  | .2                              | 60.3                                     |
|            | 55041             | Interest income .....   | 121                                  | 1 265 358               | 86 919                        | 6.9                                  | .1                              | X  |
|            | 55042             | Origination fees .....  | 79                                   | 127 452                 | 22 148                        | 17.4                                 | Z                               | X  |
|            | 55043             | Other fees .....  | 20                                   | 24 657                  | 4 118                         | 16.7                                 | Z                               | X  |
|            | 55050             | Loans to consumers - secured .....  | 16 959                               | 63 407 052              | 54 826 246                    | 86.5                                 | 75.8                            | 61.7                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....  | 10 730                               | 51 673 519              | 23 856 736                    | 46.2                                 | 33.0                            | X  |
|            | 55052             | Home equity loans .....   | 4 636                                | 17 039 212              | 2 337 032                     | 13.7                                 | 3.2                             | X  |
|            | 55053             | Vehicle loans .....   | 115                                  | 888 708                 | 58 327                        | 6.6                                  | .1                              | X  |
|            | 55054             | Other loans to consumers .....  | 1 483                                | 6 970 989               | 923 927                       | 13.3                                 | 1.3                             | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans .....  | 12 680                               | 39 764 389              | 14 895 219                    | 37.5                                 | 20.6                            | X  |
|            | 55056             | Home equity loans .....   | 1 291                                | 3 539 953               | 238 040                       | 6.7                                  | .3                              | X  |
|            | 55057             | Vehicle loans .....   | 14                                   | 18 958                  | 1 418                         | 7.5                                  | Z                               | X  |
|            | 55058             | Other loans to consumers .....  | 147                                  | 353 422                 | 22 490                        | 6.4                                  | Z                               | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....  | 10 298                               | 37 610 785              | 12 019 355                    | 32.0                                 | 16.6                            | X  |
|            | 55061             | Home equity loans .....   | 861                                  | 3 545 820               | 257 052                       | 7.2                                  | .4                              | X  |
|            | 55062             | Vehicle loans .....   | 43                                   | 268 172                 | 1 198                         | .4                                   | Z                               | X  |
|            | 55063             | Other loans to consumers .....  | 1 237                                | 3 193 708               | 215 452                       | 6.7                                  | .3                              | X  |
|            | 55070             | Loans to consumers - unsecured .....  | 331                                  | 1 349 468               | 63 838                        | 4.7                                  | .1                              | 61.7                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55071             | Personal lines of credit .....  | 67                                   | 444 963                 | 12 955                        | 2.9                                  | Z                               | X  |
|            | 55074             | Other loans to consumers .....  | 93                                   | 388 119                 | 22 613                        | 5.8                                  | Z                               | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55075             | Personal lines of credit .....  | 31                                   | 80 710                  | 2 969                         | 3.7                                  | Z                               | X  |
|            | 55078             | Other loans to consumers .....  | 38                                   | 74 910                  | 20 824                        | 27.8                                 | Z                               | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55079             | Personal lines of credit .....  | 121                                  | 502 559                 | 2 745                         | .5                                   | Z                               | X  |
|            | 55083             | Other loans to consumers .....  | 118                                  | 801 996                 | 1 732                         | .2                                   | Z                               | X  |
|            |                   | Credit financing products, except loans:  |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....  | 44                                   | 873 246                 | 63 346                        | 7.3                                  | .1                              | 61.6                                     |
|            | 55211             | Interest income .....   | 32                                   | 851 337                 | 38 531                        | 4.5                                  | .1                              | X  |
|            | 55212             | Cardholder fees .....   | 30                                   | 774 997                 | 13 972                        | 1.8                                  | Z                               | X  |
|            | 55213             | Merchant fees .....   | 35                                   | 339 275                 | 10 843                        | 3.2                                  | Z                               | X  |
|            | 55220             | Credit card association products - fees .....   | 11                                   | 699 530                 | 2 713                         | .4                                   | Z                               | X  |
|            | 55240             | Leasing products .....  | 22                                   | 311 952                 | 13 656                        | 4.4                                  | Z                               | 61.0                                     |
|            | 55241             | Interest income - motor vehicle leases .....  | 13                                   | 252 114                 | 6 360                         | 2.5                                  | Z                               | X  |
|            | 55242             | Interest income - other leases .....  | 13                                   | 228 105                 | 3 286                         | 1.4                                  | Z                               | X  |
|            | 55243             | Fees - motor vehicle leases .....   | 20                                   | 305 635                 | 3 915                         | 1.3                                  | Z                               | X  |
|            | 55244             | Fees from other leases, except real estate rents .....                                    | 11                                   | 221 788                 | 95                            | .0                                   | Z                               | X  |
|            | 55250             | Installment credit products .....   | 8                                    | 324 071                 | 318 354                       | 98.2                                 | .4                              | X  |
|            | 55260             | All other credit financing products .....   | 54                                   | 209 555                 | 26 579                        | 12.7                                 | Z                               | 58.9                                     |
|            | 55261             | Interest income .....   | 34                                   | 140 046                 | 3 477                         | 2.5                                  | Z                               | X  |
|            | 55262             | Fees .....  | 36                                   | 85 122                  | 23 102                        | 27.1                                 | Z                               | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line   | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 5222929    |                   | Mortgage bankers and loan correspondents—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 55320             | Securities origination products:<br>Public offering products - debt securities .....  | 181                                  | 1 165 183               | 340 467                       | 29.2                                 | .5                              | X  |
|            | 55470             | Brokering and dealing products - debt instruments:<br>Corporate and trust notes and bonds .....   | 66                                   | 633 764                 | 236 696                       | 37.3                                 | .3                              | 60.1                                     |
|            | 55471             | Fees and commissions .....  | 35                                   | 323 401                 | 44 390                        | 13.7                                 | .1                              | X  |
|            | 55472             | Net gains (losses) in trading accounts, excluding interest income ...   | 19                                   | 82 869                  | 25 564                        | 30.8                                 | Z                               | X  |
|            | 55473             | Interest income from trading accounts .....   | 27                                   | 540 495                 | 166 121                       | 30.7                                 | .2                              | X  |
|            | 55480             | National government notes and bonds .....   | 50                                   | 452 071                 | 7 310                         | 1.6                                  | Z                               | 60.9                                     |
|            | 55482             | Net gains (losses) in trading accounts, excluding interest income ...   | 17                                   | 99 414                  | 1 431                         | 1.4                                  | Z                               | X  |
|            | 55483             | Interest income from trading accounts .....   | 46                                   | 434 385                 | 2 274                         | .5                                   | Z                               | X  |
|            | 55490             | State provincial and local governments notes and bonds .....  | 49                                   | 391 145                 | 21 179                        | 5.4                                  | Z                               | 59.2                                     |
|            | 55492             | Net gains (losses) in trading accounts, excluding interest income ...   | 20                                   | 55 210                  | 20 613                        | 37.3                                 | Z                               | X  |
|            | 55493             | Interest income from trading accounts .....   | 42                                   | 358 473                 | 566                           | .2                                   | Z                               | X  |
|            | 55710             | Brokering and dealing products - derivative contracts:<br>Futures contracts, exchange-traded .....  | 14                                   | 373 429                 | 70 126                        | 18.8                                 | .1                              | 61.7                                     |
|            | 55711             | Fees and commissions .....  | 12                                   | 50 950                  | 27 862                        | 54.7                                 | Z                               | X  |
|            | 55720             | Option contracts, exchange-traded .....   | 42                                   | 145 230                 | 1 392                         | 1.0                                  | Z                               | 61.1                                     |
|            | 55722             | Net gains (losses) in trading accounts, excluding interest income ...   | 42                                   | 145 230                 | 1 392                         | 1.0                                  | Z                               | X  |
|            | 55730             | Forward contracts, traded over-the-counter .....  | 37                                   | 724 831                 | 71 595                        | 9.9                                  | .1                              | 62.0                                     |
|            | 55732             | Net gains (losses) in trading accounts, excluding interest income ...   | 37                                   | 724 831                 | 71 595                        | 9.9                                  | .1                              | X  |
|            | 55740             | Swaps, traded over-the-counter .....  | 9                                    | 708 099                 | -2 452                        | -3                                   | Z                               | 62.1                                     |
|            | 55742             | Net gains (losses) in trading accounts, excluding interest income ...   | 7                                    | 680 143                 | -1 301                        | -2                                   | Z                               | X  |
|            | 55750             | Option contracts traded over-the-counter .....  | 13                                   | 61 089                  | 8 668                         | 14.2                                 | Z                               | 61.5                                     |
|            | 55751             | Fees and commissions .....  | 8                                    | 18 571                  | 2 923                         | 15.7                                 | Z                               | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....   | 41                                   | 249 192                 | 18 911                        | 7.6                                  | Z                               | 61.3                                     |
|            | 55762             | Net gains (losses) in trading accounts, excluding interest income ...   | 41                                   | 249 192                 | 18 869                        | 7.6                                  | Z                               | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts .....                      | 30                                   | 33 211                  | 2 431                         | 7.3                                  | Z                               | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....                                     | 63                                   | 589 557                 | 138 360                       | 23.5                                 | .2                              | X  |
|            | 56110             | Brokerage correspondent products - fees .....   | 110                                  | 115 152                 | 23 656                        | 20.5                                 | Z                               | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....  | 21                                   | 11 904                  | 1 842                         | 15.5                                 | Z                               | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....  | 18                                   | 349 680                 | -2 835                        | -8                                   | Z                               | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net .....   | 9                                    | 71 011                  | 42 705                        | 60.1                                 | .1                              | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....  | 1 411                                | 6 269 949               | 4 416 101                     | 70.4                                 | 6.1                             | X  |
|            | 56610             | Trading equities on own account - net gain (losses) .....   | 26                                   | 648 145                 | 13 298                        | 2.1                                  | Z                               | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses) .....  | 13                                   | 691 447                 | -58 416                       | -8.4                                 | -1                              | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....   | 35                                   | 780 368                 | 22 553                        | 2.9                                  | Z                               | X  |
|            | 57010             | Deposit account related products:<br>Fees for bundled deposit account services .....  | 36                                   | 258 540                 | 1 702                         | .7                                   | Z                               | X  |
|            | 57020             | Fees for individual deposit account services .....  | 87                                   | 469 648                 | 18 192                        | 3.9                                  | Z                               | 60.0                                     |
|            | 57021             | ATM charges and other electronic transaction fees .....   | 40                                   | 292 088                 | 1 780                         | .6                                   | Z                               | X  |
|            | 57022             | Other deposit account service fees .....  | 83                                   | 461 614                 | 16 412                        | 3.6                                  | Z                               | X  |
|            | 57110             | Cash handling and management products:<br>Business account and cash management service fees .....   | 76                                   | 352 963                 | 26 327                        | 7.5                                  | Z                               | 57.9                                     |
|            | 57111             | Fees for bundled services .....   | 37                                   | 311 659                 | 23 637                        | 7.6                                  | Z                               | X  |
|            | 57112             | Fees for individual services .....  | 55                                   | 279 133                 | 2 690                         | 1.0                                  | Z                               | X  |
|            | 57120             | Correspondent account products service fees .....   | 40                                   | 355 920                 | 8 946                         | 2.5                                  | Z                               | X  |
|            | 57130             | Other cash handling and management product fees .....   | 31                                   | 252 177                 | 10 754                        | 4.3                                  | Z                               | X  |
|            | 57210             | Document payment products:<br>Cashier's and certified check fees .....  | 28                                   | 260 944                 | 1 014                         | .4                                   | Z                               | X  |
|            | 57220             | Money order fees .....  | 26                                   | 253 910                 | 35                            | .0                                   | Z                               | X  |
|            | 57230             | Travelers' check fees .....   | 24                                   | 259 963                 | 94                            | .4                                   | Z                               | X  |
|            | 57240             | Other fees .....  | 35                                   | 284 033                 | 748                           | .3                                   | Z                               | X  |
|            | 57310             | Foreign currency exchange fees - retail .....   | 11                                   | 21 842                  | 127                           | .6                                   | Z                               | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....  | 43                                   | 871 735                 | 305 546                       | 35.1                                 | .4                              | X  |
|            | 57710             | Financial planning and investment management products:<br>Financial planning and investment management services for businesses and government ..... | 51                                   | 158 853                 | 13 678                        | 8.6                                  | Z                               | X  |
|            | 57720             | Financial planning and investment management services for individuals .....   | 109                                  | 605 538                 | 225 115                       | 37.2                                 | .3                              | X  |
|            | 57810             | Other products supporting financial services - fees .....   | 934                                  | 7 979 645               | 1 631 422                     | 20.4                                 | 2.3                             | X  |
| 522293     |                   | International trade financing .....   | 338                                  | X                       | 4 228 903                     | X                                    | 100.0                           | 62.6                                     |
|            | 55010             | Loan income:<br>Loans to financial businesses .....   | 90                                   | 2 378 549               | 1 393 298                     | 58.6                                 | 32.9                            | 59.8                                     |
|            | 55011             | Interest income .....   | 90                                   | 2 378 549               | 1 385 275                     | 58.2                                 | 32.8                            | X  |
|            | 55013             | Other fees .....  | 8                                    | 581 953                 | 7 646                         | 1.3                                  | .2                              | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....  | 82                                   | 1 988 361               | 203 166                       | 10.2                                 | 4.8                             | 61.7                                     |
|            | 55021             | Interest income .....   | 82                                   | 1 988 361               | 148 730                       | 7.5                                  | 3.5                             | X  |
|            | 55023             | Other fees .....  | 40                                   | 1 729 847               | 53 868                        | 3.1                                  | 1.3                             | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....  | 71                                   | 2 037 657               | 157 441                       | 7.7                                  | 3.7                             | 62.1                                     |
|            | 55031             | Interest income .....   | 71                                   | 2 037 657               | 138 600                       | 6.8                                  | 3.3                             | X  |
|            | 55032             | Origination fees .....  | 6                                    | 1 219 755               | 12 161                        | 1.0                                  | .3                              | X  |
|            | 55033             | Other fees .....  | 18                                   | 146 903                 | 6 680                         | 4.5                                  | .2                              | X  |
|            | 55040             | Loans to governments .....  | 7                                    | 32 560                  | 2 061                         | 6.3                                  | Z                               | 44.4                                     |
|            | 55041             | Interest income .....   | 7                                    | 32 560                  | 2 061                         | 6.3                                  | Z                               | X  |
|            | 55050             | Loans to consumers - secured .....  | 214                                  | 2 110 354               | 1 722 717                     | 81.6                                 | 40.7                            | 56.4                                     |
|            | 55051             | Interest income:<br>Residential mortgage loans .....  | 214                                  | 2 110 354               | 1 027 489                     | 48.7                                 | 24.3                            | X  |
|            | 55052             | Home equity loans .....   | 200                                  | 1 939 703               | 222 865                       | 11.5                                 | 5.3                             | X  |
|            | 55054             | Other loans to consumers .....  | 205                                  | 2 091 379               | 459 482                       | 22.0                                 | 10.9                            | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      | Response coverage <sup>2</sup> (percent) |                                 |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|--|---------------------------------|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |  |                                 |
|            |                   |  |                                      |                         |                               | Establishments with the product line |  | All establishments <sup>1</sup> |
| 522293     |                   | International trade financing—Con.   |                                      |                         |                               |                                      |  |                                 |
|            | 55050             | Loan income—Con.   |                                      |                         |                               |                                      |  |                                 |
|            |                   | Loans to consumers - secured—Con.  |                                      |                         |                               |                                      |  |                                 |
|            | 55055             | Origination fees:  |                                      |                         |                               |                                      |  |                                 |
|            |                   | Residential mortgage loans .....   | 9                                    | 86 910                  | 1 789                         | 2.1                                  | Z  | X                               |
|            |                   | Other fees:  |                                      |                         |                               |                                      |  |                                 |
|            | 55061             | Home equity loans .....  | 9                                    | 18 975                  | 5 253                         | 27.7                                 | .1                                       | X                               |
|            | 55063             | Other loans to consumers .....   | 203                                  | 2 022 881               | 4 180                         | .2                                   | .1                                       | X                               |
|            | 55070             | Loans to consumers - unsecured .....   | 24                                   | 263 821                 | 11 354                        | 4.3                                  | .3                                       | 56.3                            |
|            |                   | Interest income:   |                                      |                         |                               |                                      |  |                                 |
|            | 55071             | Personal lines of credit .....   | 13                                   | 98 777                  | 2 311                         | 2.3                                  | .1                                       | X                               |
|            | 55074             | Other loans to consumers .....   | 24                                   | 263 821                 | 5 719                         | 2.2                                  | .1                                       | X                               |
|            |                   | Other fees:  |                                      |                         |                               |                                      |  |                                 |
|            | 55079             | Personal lines of credit .....   | 6                                    | 87 205                  | 830                           | 1.0                                  | Z  | X                               |
|            | 55083             | Other loans to consumers .....   | 6                                    | 87 205                  | 2 491                         | 2.9                                  | .1                                       | X                               |
|            |                   | Credit financing products, except loans:   |                                      |                         |                               |                                      |  |                                 |
|            | 55260             | All other credit financing products .....  | 13                                   | 66 369                  | 40 732                        | 61.4                                 | 1.0                                      | 59.8                            |
|            | 55262             | Fees .....   | 9                                    | 45 499                  | 35 419                        | 77.8                                 | .8                                       | X                               |
|            |                   | Brokering and dealing products - debt instruments:   |                                      |                         |                               |                                      |  |                                 |
|            | 55470             | Corporate and trust notes and bonds .....  | 22                                   | 1 398 265               | 119 893                       | 8.6                                  | 2.8                                      | 59.6                            |
|            | 55471             | Fees and commissions .....   | 18                                   | 69 409                  | 69 220                        | 99.7                                 | 1.6                                      | X                               |
|            | 55480             | National government notes and bonds .....  | 7                                    | 1 228 733               | 154 398                       | 12.6                                 | 3.7                                      | 62.4                            |
|            | 55483             | Interest income from trading accounts .....  | 7                                    | 1 228 733               | 154 398                       | 12.6                                 | 3.7                                      | X                               |
|            | 55490             | State provincial and local governments notes and bonds .....   | 6                                    | 1 217 983               | 12 493                        | 1.0                                  | .3                                       | 62.6                            |
|            | 55493             | Interest income from trading accounts .....  | 6                                    | 1 217 983               | 12 493                        | 1.0                                  | .3                                       | X                               |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts ..... | 7                                    | 185 996                 | 18 454                        | 9.9                                  | .4                                       | X                               |
|            |                   | Deposit account related products:  |                                      |                         |                               |                                      |  |                                 |
|            | 57010             | Fees for bundled deposit account services .....  | 7                                    | 110 242                 | 9 509                         | 8.6                                  | .2                                       | X                               |
|            | 57020             | Fees for individual deposit account services .....   | 20                                   | 474 070                 | 8 535                         | 1.8                                  | .2                                       | 57.0                            |
|            | 57021             | ATM charges and other electronic transaction fees .....  | 9                                    | 115 457                 | 1 376                         | 1.2                                  | Z  | X                               |
|            | 57022             | Other deposit account service fees .....   | 12                                   | 358 613                 | 7 159                         | 2.0                                  | .2                                       | X                               |
|            |                   | Cash handling and management products:   |                                      |                         |                               |                                      |  |                                 |
|            | 57110             | Business account and cash management service fees .....  | 11                                   | 88 640                  | 3 834                         | 4.3                                  | .1                                       | 58.1                            |
|            | 57111             | Fees for bundled services .....  | 11                                   | 88 640                  | 3 834                         | 4.3                                  | .1                                       | X                               |
|            |                   | Document payment products:   |                                      |                         |                               |                                      |  |                                 |
|            | 57210             | Cashier's and certified check fees .....   | 13                                   | 346 172                 | 96                            | Z                                    | Z  | X                               |
|            | 57240             | Other fees .....   | 40                                   | 635 376                 | 43 725                        | 6.9                                  | 1.0                                      | X                               |
|            | 57310             | Foreign currency exchange fees - retail .....  | 16                                   | 411 498                 | 17 449                        | 4.2                                  | .4                                       | X                               |
|            |                   | Financial planning and investment management products:   |                                      |                         |                               |                                      |  |                                 |
|            | 57710             | Financial planning and investment management services for businesses and government .....                                      | 9                                    | 284 656                 | 60 527                        | 21.3                                 | 1.4                                      | X                               |
|            | 57810             | Other products supporting financial services - fees .....  | 36                                   | 1 498 250               | 122 475                       | 8.2                                  | 2.9                                      | X                               |
| 522294     |                   | Secondary market financing .....   | 271                                  | X                       | 102 426 532                   | X                                    | 100.0                                    | 94.3                            |
|            |                   | Loan income:   |                                      |                         |                               |                                      |  |                                 |
|            | 55010             | Loans to financial businesses .....  | 7                                    | 102 815                 | 20 852                        | 20.3                                 | Z  | 87.3                            |
|            | 55011             | Interest income .....  | 7                                    | 102 815                 | 20 852                        | 20.3                                 | Z  | X                               |
|            | 55020             | Loans to nonfinancial businesses - secured .....   | 33                                   | 228 676                 | 185 181                       | 81.0                                 | .2                                       | 94.2                            |
|            | 55021             | Interest income .....  | 27                                   | 221 738                 | 159 193                       | 71.8                                 | .2                                       | X                               |
|            | 55022             | Origination fees .....   | 10                                   | 7 367                   | 6 826                         | 92.7                                 | Z  | X                               |
|            | 55023             | Other fees .....   | 19                                   | 196 051                 | 19 162                        | 9.8                                  | Z  | X                               |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....   | 36                                   | 38 047                  | 6 845                         | 18.0                                 | Z  | 91.7                            |
|            | 55031             | Interest income .....  | 36                                   | 38 047                  | 4 353                         | 11.4                                 | Z  | X                               |
|            | 55032             | Origination fees .....   | 10                                   | 6 683                   | 119                           | 1.8                                  | Z  | X                               |
|            | 55033             | Other fees .....   | 7                                    | 6 188                   | 2 373                         | 38.3                                 | Z  | X                               |
|            | 55050             | Loans to consumers - secured .....   | 117                                  | 53 666 926              | 52 066 879                    | 97.0                                 | 50.8                                     | 94.3                            |
|            |                   | Interest income:   |                                      |                         |                               |                                      |  |                                 |
|            | 55051             | Residential mortgage loans .....   | 67                                   | 52 846 414              | 49 130 016                    | 93.0                                 | 48.0                                     | X                               |
|            | 55052             | Home equity loans .....  | 11                                   | 16 480                  | 4 073                         | 24.7                                 | Z  | X                               |
|            | 55053             | Vehicle loans .....  | 11                                   | 385 659                 | 261 085                       | 67.7                                 | .3                                       | X                               |
|            | 55054             | Other loans to consumers .....   | 35                                   | 587 927                 | 194 029                       | 33.0                                 | .2                                       | X                               |
|            |                   | Origination fees:  |                                      |                         |                               |                                      |  |                                 |
|            | 55055             | Residential mortgage loans .....   | 22                                   | 237 441                 | 236 447                       | 99.6                                 | .2                                       | X                               |
|            | 55057             | Vehicle loans .....  | 6                                    | 368 315                 | 62 521                        | 17.0                                 | .1                                       | X                               |
|            | 55058             | Other loans to consumers .....   | 8                                    | 373 136                 | 5 055                         | 1.4                                  | Z  | X                               |
|            |                   | Other fees:  |                                      |                         |                               |                                      |  |                                 |
|            | 55059             | Residential mortgage loans .....   | 40                                   | 52 822 340              | 2 114 805                     | 4.0                                  | 2.1                                      | X                               |
|            | 55062             | Vehicle loans .....  | 6                                    | 368 315                 | 33 573                        | 9.1                                  | Z  | X                               |
|            | 55063             | Other loans to consumers .....   | 10                                   | 52 047                  | 25 098                        | 48.2                                 | Z  | X                               |
|            | 55070             | Loans to consumers - unsecured .....   | 56                                   | 47 338 859              | 42 613 254                    | 90.0                                 | 41.6                                     | X                               |
|            |                   | Credit financing products, except loans:   |                                      |                         |                               |                                      |  |                                 |
|            | 55230             | Factoring - fees .....   | 8                                    | 2 433                   | 1 716                         | 70.5                                 | Z  | X                               |
|            | 55240             | Leasing products .....   | 6                                    | 768                     | 59                            | 7.7                                  | Z  | 88.3                            |
|            | 55242             | Interest income - other leases .....   | 6                                    | 768                     | 59                            | 7.7                                  | Z  | X                               |
|            | 55260             | All other credit financing products .....  | 20                                   | 18 108                  | 7 257                         | 40.1                                 | Z  | 93.3                            |
|            | 55262             | Fees .....   | 20                                   | 18 108                  | 7 257                         | 40.1                                 | Z  | X                               |
|            |                   | Brokering and dealing products - debt instruments:   |                                      |                         |                               |                                      |  |                                 |
|            | 55470             | Corporate and trust notes and bonds .....  | 14                                   | 125 283                 | 84 182                        | 67.2                                 | .1                                       | 94.2                            |
|            | 55471             | Fees and commissions .....   | 8                                    | 1 148                   | 769                           | 67.0                                 | Z  | X                               |
|            | 55473             | Interest income from trading accounts .....  | 12                                   | 124 731                 | 82 998                        | 66.5                                 | .1                                       | X                               |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....   | 12                                   | 362 874                 | 116 470                       | 32.1                                 | .1                                       | X                               |
|            | 56610             | Trading equities on own account - net gain (losses) .....  | 32                                   | 124 551                 | 45 104                        | 36.2                                 | Z  | X                               |

See footnotes at end of table.

Table 1. Product Lines by Kind of Business for the United States: 2002—Con.

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table]

| NAICS code | Product line code | Kind of business and product line   | Establishments with the product line |                         | Product line revenue          |                                       |                                  | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|---------------------------------------|----------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—       |                                  |  |
|            |                   |   |                                      |                         |                               | Estab-lishments with the product line | All estab-lishments <sup>1</sup> |  |
| 522294     |                   | Secondary market financing—Con.   |                                      |                         |                               |                                       |                                  |  |
|            | 57720             | Financial planning and investment management products:<br>Financial planning and investment management services for individuals ..... | 11                                   | 1 027 521               | 953 956                       | 92.8                                  | .9                               | X  |
|            | 57810             | Other products supporting financial services - fees .....   | 102                                  | 100 174 425             | 6 316 529                     | 6.3                                   | 6.2                              | X  |
| 522298     |                   | All other nondepository credit intermediation .....   | 7 667                                | X                       | 34 918 178                    | X                                     | 100.0                            | 63.6                                     |
|            | 52720             | Sales of merchandise .....  | 4 110                                | 1 956 584               | 1 324 858                     | 67.7                                  | 3.8                              | X  |
|            |                   | Loan income:  |                                      |                         |                               |                                       |                                  |  |
|            | 55010             | Loans to financial businesses .....   | 254                                  | 23 870 562              | 20 913 419                    | 87.6                                  | 59.9                             | 63.5                                     |
|            | 55011             | Interest income .....   | 242                                  | 23 822 277              | 20 645 279                    | 86.7                                  | 59.1                             | X  |
|            | 55012             | Origination fees .....  | 11                                   | 296 100                 | 5 658                         | 1.9                                   | Z                                | X  |
|            | 55013             | Other fees .....  | 113                                  | 15 554 304              | 262 482                       | 1.7                                   | .8                               | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....  | 663                                  | 5 050 120               | 3 233 878                     | 64.0                                  | 9.3                              | 63.3                                     |
|            | 55021             | Interest income .....   | 633                                  | 5 033 582               | 3 046 596                     | 60.5                                  | 8.7                              | X  |
|            | 55022             | Origination fees .....  | 234                                  | 2 612 920               | 56 904                        | 2.2                                   | .2                               | X  |
|            | 55023             | Other fees .....  | 348                                  | 4 242 121               | 130 378                       | 3.1                                   | .4                               | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....  | 297                                  | 2 823 873               | 430 800                       | 15.3                                  | 1.2                              | 62.9                                     |
|            | 55031             | Interest income .....   | 283                                  | 2 720 707               | 275 135                       | 10.1                                  | .8                               | X  |
|            | 55032             | Origination fees .....  | 63                                   | 580 564                 | 10 823                        | 1.9                                   | Z                                | X  |
|            | 55033             | Other fees .....  | 91                                   | 2 210 571               | 144 842                       | 6.6                                   | .4                               | X  |
|            | 55040             | Loans to governments .....  | 61                                   | 154 383                 | 56 799                        | 36.8                                  | .2                               | 63.3                                     |
|            | 55041             | Interest income .....   | 41                                   | 54 201                  | 23 453                        | 43.3                                  | .1                               | X  |
|            | 55043             | Other fees .....  | 28                                   | 137 359                 | 33 027                        | 24.0                                  | .1                               | X  |
|            | 55050             | Loans to consumers - secured .....  | 4 537                                | 5 931 904               | 3 138 922                     | 52.9                                  | 9.0                              | 63.5                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                       |                                  |  |
|            | 55051             | Residential mortgage loans .....  | 167                                  | 2 945 062               | 766 950                       | 26.0                                  | 2.2                              | X  |
|            | 55052             | Home equity loans .....   | 47                                   | 1 159 239               | 152 887                       | 13.2                                  | .4                               | X  |
|            | 55053             | Vehicle loans .....   | 191                                  | 69 137                  | 37 981                        | 54.9                                  | .1                               | X  |
|            | 55054             | Other loans to consumers .....  | 4 006                                | 4 008 914               | 1 945 573                     | 48.5                                  | 5.6                              | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                       |                                  |  |
|            | 55055             | Residential mortgage loans .....  | 27                                   | 193 189                 | 3 535                         | 1.8                                   | Z                                | X  |
|            | 55057             | Vehicle loans .....   | 24                                   | 7 040                   | 2 754                         | 39.1                                  | Z                                | X  |
|            | 55058             | Other loans to consumers .....  | 590                                  | 1 035 573               | 51 769                        | 5.0                                   | .1                               | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                       |                                  |  |
|            | 55059             | Residential mortgage loans .....  | 50                                   | 207 737                 | 11 672                        | 5.6                                   | Z                                | X  |
|            | 55062             | Vehicle loans .....   | 51                                   | 20 371                  | 5 610                         | 27.5                                  | Z                                | X  |
|            | 55063             | Other loans to consumers .....  | 796                                  | 2 206 128               | 160 191                       | 7.3                                   | .5                               | X  |
|            | 55070             | Loans to consumers - unsecured .....  | 1 880                                | 1 125 920               | 588 399                       | 52.3                                  | 1.7                              | 63.1                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                       |                                  |  |
|            | 55071             | Personal lines of credit .....  | 63                                   | 77 577                  | 51 047                        | 65.8                                  | .1                               | X  |
|            | 55074             | Other loans to consumers .....  | 1 542                                | 905 574                 | 443 398                       | 49.0                                  | 1.3                              | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                       |                                  |  |
|            | 55078             | Other loans to consumers .....  | 791                                  | 287 012                 | 29 442                        | 10.3                                  | .1                               | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                       |                                  |  |
|            | 55079             | Personal lines of credit .....  | 30                                   | 23 909                  | 3 855                         | 16.1                                  | Z                                | X  |
|            | 55083             | Other loans to consumers .....  | 409                                  | 239 372                 | 60 657                        | 25.3                                  | .2                               | X  |
|            |                   | Credit financing products, except loans:  |                                      |                         |                               |                                       |                                  |  |
|            | 55210             | Credit card cardholder and merchant fees .....  | 30                                   | 59 055                  | 51 194                        | 86.7                                  | .1                               | 63.1                                     |
|            | 55211             | Interest income .....   | 11                                   | 49 025                  | 47 066                        | 96.0                                  | .1                               | X  |
|            | 55213             | Merchant fees .....   | 23                                   | 10 097                  | 2 859                         | 28.3                                  | Z                                | X  |
|            | 55220             | Credit card association products - fees .....   | 7                                    | 3 023                   | 214                           | 7.1                                   | Z                                | X  |
|            | 55230             | Factoring - fees .....  | 418                                  | 1 848 477               | 1 712 625                     | 92.7                                  | 4.9                              | X  |
|            | 55240             | Leasing products .....  | 139                                  | 1 026 730               | 57 413                        | 5.6                                   | .2                               | 63.6                                     |
|            | 55241             | Interest income - motor vehicle leases .....  | 20                                   | 211 958                 | 1 575                         | .7                                    | Z                                | X  |
|            | 55242             | Interest income - other leases .....  | 118                                  | 934 346                 | 52 368                        | 5.6                                   | .2                               | X  |
|            | 55244             | Fees from other leases, except real estate rents .....  | 18                                   | 230 507                 | 3 459                         | 1.5                                   | Z                                | X  |
|            | 55250             | Installment credit products .....   | 21                                   | 52 730                  | 9 234                         | 17.5                                  | Z                                | 40.2                                     |
|            | 55251             | Interest income .....   | 17                                   | 25 181                  | 4 852                         | 19.3                                  | Z                                | X  |
|            | 55252             | Fees .....  | 9                                    | 34 248                  | 4 382                         | 12.8                                  | Z                                | X  |
|            | 55260             | All other credit financing products .....   | 104                                  | 120 725                 | 61 010                        | 50.5                                  | .2                               | 61.4                                     |
|            | 55261             | Interest income .....   | 65                                   | 85 303                  | 42 337                        | 49.6                                  | .1                               | X  |
|            | 55262             | Fees .....  | 66                                   | 88 712                  | 18 673                        | 21.0                                  | .1                               | X  |
|            |                   | Brokering and dealing products - debt instruments:  |                                      |                         |                               |                                       |                                  |  |
|            | 55470             | Corporate and trust notes and bonds .....   | 17                                   | 920 339                 | 51 701                        | 5.6                                   | .1                               | 63.3                                     |
|            | 55471             | Fees and commissions .....  | 13                                   | 3 356                   | 673                           | 20.1                                  | Z                                | X  |
|            | 55490             | State provincial and local governments notes and bonds .....  | 9                                    | 23 375                  | 15 299                        | 65.5                                  | Z                                | X  |
|            |                   | Brokering and dealing products - derivative contracts:  |                                      |                         |                               |                                       |                                  |  |
|            | 55740             | Swaps, traded over-the-counter .....  | 71                                   | 23 913                  | 13 243                        | 55.4                                  | Z                                | 42.7                                     |
|            | 55741             | Fees and commissions .....  | 43                                   | 14 432                  | 5 604                         | 38.8                                  | Z                                | X  |
|            | 55742             | Net gains (losses) in trading accounts, excluding interest income .....   | 35                                   | 10 294                  | 6 703                         | 65.1                                  | Z                                | X  |
|            | 55743             | Interest income from trading accounts .....   | 29                                   | 8 406                   | 654                           | 7.8                                   | Z                                | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....   | 18                                   | 9 310                   | 4 157                         | 44.7                                  | Z                                | 63.2                                     |
|            | 55761             | Fees and commissions .....  | 6                                    | 5 467                   | 839                           | 15.3                                  | Z                                | X  |
|            | 55762             | Net gains (losses) in trading accounts, excluding interest income .....   | 12                                   | 3 843                   | 3 318                         | 86.3                                  | Z                                | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts .....        | 13                                   | 129 612                 | 2 025                         | 1.6                                   | Z                                | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....  | 36                                   | 14 779                  | 10 867                        | 73.5                                  | Z                                | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....  | 14                                   | 456 833                 | 21 901                        | 4.8                                   | .1                               | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....   | 27                                   | 1 345 538               | 657                           | Z                                     | Z                                | X  |
|            |                   | Deposit account related products:   |                                      |                         |                               |                                       |                                  |  |
|            | 57010             | Fees for bundled deposit account services .....   | 9                                    | 72 114                  | 18                            | Z                                     | Z                                | X  |
|            | 57020             | Fees for individual deposit account services .....  | 17                                   | 9 620                   | 412                           | 4.3                                   | Z                                | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line   | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 522298     |                   | All other nondepository credit intermediation—Con.  |                                      |                         |                               |                                      |                                 |  |
|            |                   | Cash handling and management products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees .....                                   | 46                                   | 182 815                 | 175 331                       | 95.9                                 | .5                              | 63.0                                     |
|            | 57111             | Fees for bundled services .....   | 15                                   | 173 054                 | 135 501                       | 78.3                                 | .4                              | X  |
|            | 57112             | Fees for individual services .....  | 41                                   | 158 387                 | 39 830                        | 25.1                                 | .1                              | X  |
|            | 57130             | Other cash handling and management product fees.....                                      | 50                                   | 34 957                  | 6 936                         | 19.8                                 | Z                               | X  |
|            |                   | Document payment products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57210             | Cashier's and certified check fees .....  | 22                                   | 6 710                   | 542                           | 8.1                                  | Z                               | X  |
|            | 57220             | Money order fees .....  | 77                                   | 37 812                  | 651                           | 1.7                                  | Z                               | X  |
|            | 57240             | Other fees .....  | 168                                  | 187 404                 | 58 867                        | 31.4                                 | .2                              | X  |
|            | 57310             | Foreign currency exchange fees - retail.....  | 12                                   | 13 634                  | 1 968                         | 14.4                                 | Z                               | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....                        | 6                                    | 977                     | 689                           | 70.5                                 | Z                               | X  |
|            |                   | Financial planning and investment management products:                                    |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government ..... | 12                                   | 12 805                  | 1 641                         | 12.8                                 | Z                               | X  |
|            | 57720             | Financial planning and investment management services for individuals .....               | 45                                   | 176 429                 | 17 645                        | 10.0                                 | .1                              | X  |
|            | 57810             | Other products supporting financial services - fees .....                                 | 887                                  | 16 195 746              | 2 850 111                     | 17.6                                 | 8.2                             | X  |
| 5222981    |                   | Pawn shops .....  | 6 146                                | X                       | 2 660 826                     | X                                    | 100.0                           | 62.4                                     |
|            | 52720             | Sales of merchandise .....  | 4 110                                | 1 956 584               | 1 324 858                     | 67.7                                 | 49.8                            | X  |
|            |                   | Loan income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....   | 112                                  | 53 391                  | 17 936                        | 33.6                                 | .7                              | 54.2                                     |
|            | 55011             | Interest income .....   | 110                                  | 53 237                  | 16 957                        | 31.9                                 | .6                              | X  |
|            | 55013             | Other fees .....  | 17                                   | 2 533                   | 958                           | 37.8                                 | Z                               | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....  | 237                                  | 81 848                  | 51 733                        | 63.2                                 | 1.9                             | 60.5                                     |
|            | 55021             | Interest income .....   | 224                                  | 77 040                  | 39 132                        | 50.8                                 | 1.5                             | X  |
|            | 55022             | Origination fees .....  | 35                                   | 12 836                  | 3 015                         | 23.5                                 | .1                              | X  |
|            | 55023             | Other fees .....  | 74                                   | 28 745                  | 9 586                         | 33.3                                 | .4                              | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....  | 61                                   | 23 787                  | 11 927                        | 50.1                                 | .4                              | 58.6                                     |
|            | 55031             | Interest income .....   | 56                                   | 23 510                  | 11 690                        | 49.7                                 | .4                              | X  |
|            | 55033             | Other fees .....  | 6                                    | 1 250                   | 83                            | 6.6                                  | Z                               | X  |
|            | 55040             | Loans to governments .....  | 49                                   | 15 256                  | 11 081                        | 72.6                                 | .4                              | 58.2                                     |
|            | 55041             | Interest income .....   | 33                                   | 8 951                   | 6 016                         | 67.2                                 | .2                              | X  |
|            | 55043             | Other fees .....  | 20                                   | 7 327                   | 5 065                         | 69.1                                 | .2                              | X  |
|            | 55050             | Loans to consumers - secured .....  | 3 904                                | 1 787 549               | 791 056                       | 44.3                                 | 29.7                            | 62.0                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....  | 10                                   | 10 418                  | 2 647                         | 25.4                                 | .1                              | X  |
|            | 55053             | Vehicle loans .....   | 172                                  | 60 868                  | 31 876                        | 52.4                                 | 1.2                             | X  |
|            | 55054             | Other loans to consumers .....  | 3 506                                | 1 649 189               | 653 998                       | 39.7                                 | 24.6                            | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55057             | Vehicle loans .....   | 22                                   | 7 015                   | 2 729                         | 38.9                                 | .1                              | X  |
|            | 55058             | Other loans to consumers .....  | 225                                  | 87 872                  | 28 478                        | 32.4                                 | 1.1                             | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55062             | Vehicle loans .....   | 43                                   | 15 495                  | 5 281                         | 34.1                                 | .2                              | X  |
|            | 55063             | Other loans to consumers .....  | 489                                  | 209 404                 | 64 602                        | 30.9                                 | 2.4                             | X  |
|            | 55070             | Loans to consumers - unsecured .....  | 1 845                                | 802 283                 | 323 130                       | 40.3                                 | 12.1                            | 62.1                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55071             | Personal lines of credit .....  | 53                                   | 19 821                  | 6 914                         | 34.9                                 | .3                              | X  |
|            | 55074             | Other loans to consumers .....  | 1 517                                | 639 693                 | 223 260                       | 34.9                                 | 8.4                             | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55078             | Other loans to consumers .....  | 789                                  | 285 941                 | 29 246                        | 10.2                                 | 1.1                             | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55079             | Personal lines of credit .....  | 24                                   | 4 312                   | 3 117                         | 72.3                                 | .1                              | X  |
|            | 55083             | Other loans to consumers .....  | 407                                  | 238 301                 | 60 593                        | 25.4                                 | 2.3                             | X  |
|            |                   | Credit financing products, except loans:  |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....  | 21                                   | 8 718                   | 1 447                         | 16.6                                 | .1                              | 60.3                                     |
|            | 55211             | Interest income .....   | 8                                    | 1 120                   | 763                           | 68.1                                 | Z                               | X  |
|            | 55213             | Merchant fees .....   | 17                                   | 7 665                   | 684                           | 8.9                                  | Z                               | X  |
|            | 55220             | Credit card association products - fees .....   | 7                                    | 3 023                   | 214                           | 7.1                                  | Z                               | X  |
|            | 55250             | Installment credit products .....   | 8                                    | 7 449                   | 3 237                         | 43.5                                 | .1                              | 62.4                                     |
|            | 55251             | Interest income .....   | 8                                    | 7 449                   | 3 115                         | 41.8                                 | .1                              | X  |
|            | 55260             | All other credit financing products .....   | 61                                   | 25 366                  | 7 655                         | 30.2                                 | .3                              | 61.1                                     |
|            | 55261             | Interest income .....   | 39                                   | 13 863                  | 4 455                         | 32.1                                 | .2                              | X  |
|            | 55262             | Fees .....  | 30                                   | 13 717                  | 3 200                         | 23.3                                 | .1                              | X  |
|            |                   | Brokering and dealing products - derivative contracts:                                    |                                      |                         |                               |                                      |                                 |  |
|            | 55740             | Swaps, traded over-the-counter .....  | 71                                   | 23 913                  | 13 243                        | 55.4                                 | .5                              | 41.9                                     |
|            | 55741             | Fees and commissions .....  | 43                                   | 14 432                  | 5 604                         | 38.8                                 | .2                              | X  |
|            | 55742             | Net gains (losses) in trading accounts, excluding interest income ..                      | 35                                   | 10 294                  | 6 703                         | 65.1                                 | .3                              | X  |
|            | 55743             | Interest income from trading accounts .....   | 29                                   | 8 406                   | 654                           | 7.8                                  | Z                               | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....                                 | 16                                   | 8 778                   | 3 625                         | 41.3                                 | .1                              | 61.9                                     |
|            | 55762             | Net gains (losses) in trading accounts, excluding interest income ..                      | 12                                   | 3 843                   | 3 318                         | 86.3                                 | .1                              | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....  | 34                                   | 11 287                  | 9 122                         | 80.8                                 | .3                              | X  |
|            |                   | Deposit account related products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57020             | Fees for individual deposit account services.....   | 13                                   | 8 525                   | 405                           | 4.8                                  | Z                               | X  |
|            |                   | Cash handling and management products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees .....                                   | 31                                   | 9 283                   | 2 574                         | 27.7                                 | .1                              | 50.4                                     |
|            | 57112             | Fees for individual services .....  | 29                                   | 9 005                   | 2 311                         | 25.7                                 | .1                              | X  |
|            | 57130             | Other cash handling and management product fees.....                                      | 42                                   | 14 227                  | 5 536                         | 38.9                                 | .2                              | X  |
|            |                   | Document payment products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57210             | Cashier's and certified check fees .....  | 22                                   | 6 710                   | 542                           | 8.1                                  | Z                               | X  |
|            | 57220             | Money order fees .....  | 77                                   | 37 812                  | 651                           | 1.7                                  | Z                               | X  |
|            | 57240             | Other fees .....  | 165                                  | 113 954                 | 36 482                        | 32.0                                 | 1.4                             | X  |
|            | 57310             | Foreign currency exchange fees - retail.....  | 12                                   | 13 634                  | 1 968                         | 14.4                                 | .1                              | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....                        | 6                                    | 977                     | 689                           | 70.5                                 | Z                               | X  |

See footnotes at end of table.



**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line   | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 5222981    |                   | Pawn shops—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 57720             | Financial planning and investment management products:<br>Financial planning and investment management services for individuals ..... | 17                                   | 5 744                   | 3 701                         | 64.4                                 | .1                              | X  |
|            | 57810             | Other products supporting financial services - fees .....   | 272                                  | 113 319                 | 32 394                        | 28.6                                 | 1.2                             | X  |
| 5222988    |                   | Other business credit institutions .....  | 1 521                                | X                       | 32 257 352                    | X                                    | 100.0                           | 63.7                                     |
|            |                   | Loan income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....   | 142                                  | 23 817 171              | 20 895 483                    | 87.7                                 | 64.8                            | 63.7                                     |
|            | 55011             | Interest income .....   | 132                                  | 23 769 040              | 20 628 322                    | 86.8                                 | 63.9                            | X  |
|            | 55012             | Origination fees .....  | 8                                    | 295 424                 | 5 637                         | 1.9                                  | Z                               | X  |
|            | 55013             | Other fees .....  | 96                                   | 15 551 771              | 261 524                       | 1.7                                  | .8                              | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....  | 426                                  | 4 968 272               | 3 182 145                     | 64.0                                 | 9.9                             | 63.5                                     |
|            | 55021             | Interest income .....   | 409                                  | 4 956 542               | 3 007 464                     | 60.7                                 | 9.3                             | X  |
|            | 55022             | Origination fees .....  | 199                                  | 2 600 084               | 53 889                        | 2.1                                  | .2                              | X  |
|            | 55023             | Other fees .....  | 274                                  | 4 213 376               | 120 792                       | 2.9                                  | .4                              | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....  | 236                                  | 2 800 086               | 418 873                       | 15.0                                 | 1.3                             | 63.0                                     |
|            | 55031             | Interest income .....   | 226                                  | 2 697 197               | 263 445                       | 9.8                                  | .8                              | X  |
|            | 55032             | Origination fees .....  | 58                                   | 579 060                 | 10 669                        | 1.8                                  | Z                               | X  |
|            | 55033             | Other fees .....  | 85                                   | 2 209 321               | 144 759                       | 6.6                                  | .4                              | X  |
|            | 55040             | Loans to governments .....  | 12                                   | 139 127                 | 45 718                        | 32.9                                 | .1                              | 63.7                                     |
|            | 55041             | Interest income .....   | 8                                    | 45 250                  | 17 437                        | 38.5                                 | .1                              | X  |
|            | 55043             | Other fees .....  | 8                                    | 130 032                 | 27 962                        | 21.5                                 | .1                              | X  |
|            | 55050             | Loans to consumers - secured .....  | 633                                  | 4 144 355               | 2 347 866                     | 56.7                                 | 7.3                             | 63.7                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....  | 157                                  | 2 934 644               | 764 303                       | 26.0                                 | 2.4                             | X  |
|            | 55052             | Home equity loans .....   | 47                                   | 1 159 239               | 152 887                       | 13.2                                 | .5                              | X  |
|            | 55053             | Vehicle loans .....   | 19                                   | 8 269                   | 6 105                         | 73.8                                 | Z                               | X  |
|            | 55054             | Other loans to consumers .....  | 500                                  | 2 359 725               | 1 291 575                     | 54.7                                 | 4.0                             | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans .....  | 24                                   | 191 439                 | 2 456                         | 1.3                                  | Z                               | X  |
|            | 55058             | Other loans to consumers .....  | 365                                  | 947 701                 | 23 291                        | 2.5                                  | .1                              | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....  | 48                                   | 207 127                 | 11 306                        | 5.5                                  | Z                               | X  |
|            | 55062             | Vehicle loans .....   | 8                                    | 4 876                   | 329                           | 6.7                                  | Z                               | X  |
|            | 55063             | Other loans to consumers .....  | 307                                  | 1 996 724               | 95 589                        | 4.8                                  | .3                              | X  |
|            | 55070             | Loans to consumers - unsecured .....  | 35                                   | 323 637                 | 265 269                       | 82.0                                 | .8                              | 61.3                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55071             | Personal lines of credit .....  | 10                                   | 57 756                  | 44 133                        | 76.4                                 | .1                              | X  |
|            | 55074             | Other loans to consumers .....  | 25                                   | 265 881                 | 220 138                       | 82.8                                 | .7                              | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55079             | Personal lines of credit .....  | 6                                    | 19 597                  | 738                           | 3.8                                  | Z                               | X  |
|            |                   | Credit financing products, except loans:  |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....  | 9                                    | 50 337                  | 49 747                        | 98.8                                 | .2                              | 63.4                                     |
|            | 55213             | Merchant fees .....   | 6                                    | 2 432                   | 2 175                         | 89.4                                 | Z                               | X  |
|            | 55230             | Factoring - fees .....  | 418                                  | 1 848 477               | 1 712 625                     | 92.7                                 | 5.3                             | X  |
|            | 55240             | Leasing products .....  | 136                                  | 1 024 718               | 55 705                        | 5.4                                  | .2                              | 63.7                                     |
|            | 55241             | Interest income - motor vehicle leases .....  | 20                                   | 211 958                 | 1 575                         | .7                                   | Z                               | X  |
|            | 55242             | Interest income - other leases .....  | 118                                  | 934 346                 | 52 368                        | 5.6                                  | .2                              | X  |
|            | 55244             | Fees from other leases, except real estate rents .....  | 15                                   | 228 495                 | 1 751                         | .8                                   | Z                               | X  |
|            | 55250             | Installment credit products .....   | 13                                   | 45 281                  | 5 997                         | 13.2                                 | Z                               | 34.9                                     |
|            | 55251             | Interest income .....   | 9                                    | 17 732                  | 1 737                         | 9.8                                  | Z                               | X  |
|            | 55260             | All other credit financing products .....   | 43                                   | 95 359                  | 53 355                        | 56.0                                 | .2                              | 61.3                                     |
|            | 55261             | Interest income .....   | 26                                   | 71 440                  | 37 882                        | 53.0                                 | .1                              | X  |
|            | 55262             | Fees .....  | 36                                   | 74 995                  | 15 473                        | 20.6                                 | Z                               | X  |
|            |                   | Brokering and dealing products - debt instruments:  |                                      |                         |                               |                                      |                                 |  |
|            | 55470             | Corporate and trust notes and bonds .....   | 14                                   | 919 562                 | 51 392                        | 5.6                                  | .2                              | 63.4                                     |
|            | 55471             | Fees and commissions .....  | 10                                   | 2 579                   | 364                           | 14.1                                 | Z                               | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts .....        | 9                                    | 128 931                 | 1 900                         | 1.5                                  | Z                               | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....  | 12                                   | 456 505                 | 21 846                        | 4.8                                  | .1                              | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....   | 27                                   | 1 345 538               | 657                           | Z                                    | Z                               | X  |
|            |                   | Deposit account related products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57010             | Fees for bundled deposit account services .....   | 6                                    | 66 165                  | 7                             | Z                                    | Z                               | X  |
|            |                   | Cash handling and management products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees .....   | 15                                   | 173 532                 | 172 757                       | 99.6                                 | .5                              | 63.7                                     |
|            | 57111             | Fees for bundled services .....   | 13                                   | 172 776                 | 135 238                       | 78.3                                 | .4                              | X  |
|            | 57112             | Fees for individual services .....  | 12                                   | 149 382                 | 37 519                        | 25.1                                 | .1                              | X  |
|            | 57130             | Other cash handling and management product fees .....   | 8                                    | 20 730                  | 1 400                         | 6.8                                  | Z                               | X  |
|            |                   | Financial planning and investment management products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government .....   | 8                                    | 12 673                  | 1 544                         | 12.2                                 | Z                               | X  |
|            | 57720             | Financial planning and investment management services for individuals .....   | 28                                   | 170 685                 | 13 944                        | 8.2                                  | Z                               | X  |
|            | 57810             | Other products supporting financial services - fees .....   | 615                                  | 16 082 427              | 2 817 717                     | 17.5                                 | 8.7                             | X  |
| 5223       |                   | Activities related to credit intermediation .....   | 32 671                               | X                       | 54 246 303                    | X                                    | 100.0                           | 66.0                                     |
|            |                   | Loan income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....   | 1 533                                | 1 412 907               | 984 980                       | 69.7                                 | 1.8                             | 64.2                                     |
|            | 55011             | Interest income .....   | 324                                  | 711 316                 | 209 154                       | 29.4                                 | .4                              | X  |
|            | 55012             | Origination fees .....  | 1 220                                | 837 108                 | 617 767                       | 73.8                                 | 1.1                             | X  |
|            | 55013             | Other fees .....  | 609                                  | 528 780                 | 158 056                       | 29.9                                 | .3                              | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 5223       |                   | Activities related to credit intermediation—Con.   |                                      |                         |                               |                                      |                                 |  |
|            |                   | Loan income—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 55020             | Loans to nonfinancial businesses - secured .....   | 1 255                                | 2 684 839               | 1 081 224                     | 40.3                                 | 2.0                             | 65.4                                     |
|            | 55021             | Interest income .....  | 451                                  | 2 084 766               | 376 984                       | 18.1                                 | .7                              | X  |
|            | 55022             | Origination fees .....   | 939                                  | 1 297 600               | 355 355                       | 27.4                                 | .7                              | X  |
|            | 55023             | Other fees .....   | 556                                  | 863 571                 | 348 885                       | 40.4                                 | .6                              | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....   | 314                                  | 818 012                 | 409 230                       | 50.0                                 | .8                              | 64.8                                     |
|            | 55031             | Interest income .....  | 149                                  | 637 406                 | 222 271                       | 34.9                                 | .4                              | X  |
|            | 55032             | Origination fees .....   | 153                                  | 500 966                 | 66 498                        | 13.3                                 | .1                              | X  |
|            | 55033             | Other fees .....   | 99                                   | 206 660                 | 120 461                       | 58.3                                 | .2                              | X  |
|            | 55040             | Loans to governments .....   | 139                                  | 284 973                 | 34 235                        | 12.0                                 | .1                              | 64.9                                     |
|            | 55041             | Interest income .....  | 32                                   | 175 688                 | 2 910                         | 1.7                                  | Z                               | X  |
|            | 55042             | Origination fees .....   | 100                                  | 50 119                  | 28 503                        | 56.9                                 | .1                              | X  |
|            | 55043             | Other fees .....   | 58                                   | 86 304                  | 2 822                         | 3.3                                  | Z                               | X  |
|            | 55050             | Loans to consumers - secured .....   | 17 299                               | 16 712 397              | 15 806 720                    | 94.6                                 | 29.1                            | 64.8                                     |
|            |                   | Interest income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....   | 2 725                                | 4 633 171               | 1 628 547                     | 35.2                                 | 3.0                             | X  |
|            | 55052             | Home equity loans .....  | 576                                  | 1 310 983               | 66 588                        | 5.1                                  | .1                              | X  |
|            | 55053             | Vehicle loans .....  | 185                                  | 140 085                 | 103 499                       | 73.9                                 | .2                              | X  |
|            | 55054             | Other loans to consumers .....   | 339                                  | 509 171                 | 155 001                       | 30.4                                 | .3                              | X  |
|            |                   | Origination fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans .....   | 13 237                               | 11 221 321              | 7 300 227                     | 65.1                                 | 13.5                            | X  |
|            | 55056             | Home equity loans .....  | 3 651                                | 3 218 282               | 275 071                       | 8.5                                  | .5                              | X  |
|            | 55057             | Vehicle loans .....  | 64                                   | 233 483                 | 35 821                        | 15.3                                 | .1                              | X  |
|            | 55058             | Other loans to consumers .....   | 350                                  | 254 857                 | 114 137                       | 44.8                                 | .2                              | X  |
|            |                   | Other fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....   | 7 002                                | 9 818 076               | 5 626 948                     | 57.3                                 | 10.4                            | X  |
|            | 55061             | Home equity loans .....  | 1 270                                | 1 925 886               | 236 313                       | 12.3                                 | .4                              | X  |
|            | 55062             | Vehicle loans .....  | 71                                   | 230 402                 | 18 482                        | 8.0                                  | Z                               | X  |
|            | 55063             | Other loans to consumers .....   | 332                                  | 659 780                 | 246 086                       | 37.3                                 | .5                              | X  |
|            | 55070             | Loans to consumers - unsecured .....   | 8 184                                | 3 091 748               | 2 464 552                     | 79.7                                 | 4.5                             | 65.5                                     |
|            |                   | Interest income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55071             | Personal lines of credit .....   | 183                                  | 251 229                 | 53 933                        | 21.5                                 | .1                              | X  |
|            | 55074             | Other loans to consumers .....   | 6 094                                | 1 705 366               | 1 466 355                     | 86.0                                 | 2.7                             | X  |
|            |                   | Origination fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55075             | Personal lines of credit .....   | 81                                   | 19 530                  | 3 725                         | 19.1                                 | Z                               | X  |
|            | 55078             | Other loans to consumers .....   | 2 907                                | 823 719                 | 104 981                       | 12.7                                 | .2                              | X  |
|            |                   | Other fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55079             | Personal lines of credit .....   | 72                                   | 108 664                 | 85 243                        | 78.4                                 | .2                              | X  |
|            | 55083             | Other loans to consumers .....   | 4 341                                | 1 706 409               | 750 315                       | 44.0                                 | 1.4                             | X  |
|            |                   | Credit financing products, except loans:   |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....   | 727                                  | 12 352 320              | 10 991 783                    | 89.0                                 | 20.3                            | 65.4                                     |
|            | 55211             | Interest income .....  | 52                                   | 3 454 770               | 1 894 325                     | 54.8                                 | 3.5                             | X  |
|            | 55212             | Cardholder fees .....  | 192                                  | 5 814 807               | 3 085 961                     | 53.1                                 | 5.7                             | X  |
|            | 55213             | Merchant fees .....  | 528                                  | 9 432 470               | 6 011 496                     | 63.7                                 | 11.1                            | X  |
|            | 55220             | Credit card association products - fees .....  | 81                                   | 3 501 743               | 3 299 948                     | 94.2                                 | 6.1                             | X  |
|            | 55240             | Leasing products .....   | 116                                  | 197 456                 | 16 786                        | 8.5                                  | Z                               | 65.7                                     |
|            | 55241             | Interest income - motor vehicle leases .....   | 6                                    | 1 224                   | 267                           | 21.8                                 | Z                               | X  |
|            | 55242             | Interest income - other leases .....   | 20                                   | 112 894                 | 3 181                         | 2.8                                  | Z                               | X  |
|            | 55243             | Fees - motor vehicle leases .....  | 18                                   | 17 312                  | 368                           | 2.1                                  | Z                               | X  |
|            | 55244             | Fees from other leases, except real estate rents .....   | 82                                   | 148 985                 | 12 970                        | 8.7                                  | Z                               | X  |
|            | 55260             | All other credit financing products .....  | 415                                  | 1 602 026               | 153 117                       | 9.6                                  | .3                              | 62.6                                     |
|            | 55261             | Interest income .....  | 126                                  | 1 369 115               | 17 540                        | 1.3                                  | Z                               | X  |
|            | 55262             | Fees .....   | 317                                  | 260 461                 | 135 577                       | 52.1                                 | .3                              | X  |
|            |                   | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded .....   | 265                                  | 238 840                 | 143 883                       | 60.2                                 | .3                              | 63.0                                     |
|            | 55711             | Fees and commissions .....   | 257                                  | 234 006                 | 138 155                       | 59.0                                 | .3                              | X  |
|            | 55713             | Interest income from trading accounts .....  | 17                                   | 22 288                  | 4 686                         | 21.0                                 | Z                               | X  |
|            | 55720             | Option contracts, exchange-traded .....  | 33                                   | 32 784                  | 7 164                         | 21.9                                 | Z                               | 65.6                                     |
|            | 55721             | Fees and commissions .....   | 27                                   | 28 958                  | 6 593                         | 22.8                                 | Z                               | X  |
|            | 55730             | Forward contracts, traded over-the-counter .....   | 54                                   | 19 693                  | 17 276                        | 87.7                                 | Z                               | 62.3                                     |
|            | 55731             | Fees and commissions .....   | 54                                   | 19 693                  | 17 276                        | 87.7                                 | Z                               | X  |
|            | 55740             | Swaps, traded over-the-counter .....   | 8                                    | 2 864                   | 1 338                         | 46.7                                 | Z                               | X  |
|            | 55750             | Option contracts traded over-the-counter .....   | 10                                   | 6 562                   | 2 293                         | 34.9                                 | Z                               | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....  | 102                                  | 56 465                  | 41 816                        | 74.1                                 | .1                              | 62.5                                     |
|            | 55761             | Fees and commissions .....   | 100                                  | 55 455                  | 41 545                        | 74.9                                 | .1                              | X  |
|            | 55810             | Brokering and dealing foreign currency fees - wholesale .....  | 9                                    | 36 232                  | 8 092                         | 22.3                                 | Z                               | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts ..... | 27                                   | 42 627                  | 10 362                        | 24.3                                 | Z                               | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....                | 106                                  | 496 083                 | 98 025                        | 19.8                                 | .2                              | X  |
|            | 56110             | Brokerage correspondent products - fees .....  | 176                                  | 190 403                 | 70 713                        | 37.1                                 | .1                              | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....                     | 22                                   | 314 303                 | 5 659                         | 1.8                                  | Z                               | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....   | 10                                   | 21 251                  | 2 959                         | 13.9                                 | Z                               | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....   | 28                                   | 383 664                 | 20 249                        | 5.3                                  | Z                               | X  |
|            | 56610             | Trading equities on own account - net gain (losses) .....  | 36                                   | 325 781                 | 56 858                        | 17.5                                 | .1                              | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses) .....  | 48                                   | 78 342                  | 9 152                         | 11.7                                 | Z                               | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....                                      | 22                                   | 496 961                 | 71 701                        | 14.4                                 | .1                              | X  |
|            |                   | Deposit account related products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57010             | Fees for bundled deposit account services .....  | 27                                   | 30 250                  | 17 298                        | 57.2                                 | Z                               | X  |
|            | 57020             | Fees for individual deposit account services .....   | 485                                  | 1 993 801               | 1 339 029                     | 67.2                                 | 2.5                             | 60.5                                     |
|            | 57021             | ATM charges and other electronic transaction fees .....  | 409                                  | 1 936 177               | 1 297 264                     | 67.0                                 | 2.4                             | X  |
|            | 57022             | Other deposit account service fees .....   | 156                                  | 204 131                 | 41 765                        | 20.5                                 | .1                              | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line   | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 5223       |                   | Activities related to credit intermediation—Con.  |                                      |                         |                               |                                      |                                 |  |
|            |                   | Cash handling and management products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees .....                                   | 468                                  | 304 065                 | 215 173                       | 70.8                                 | .4                              | 64.8                                     |
|            | 57111             | Fees for bundled services .....   | 85                                   | 162 521                 | 121 086                       | 74.5                                 | .2                              | X  |
|            | 57112             | Fees for individual services .....  | 405                                  | 162 353                 | 94 087                        | 58.0                                 | .2                              | X  |
|            | 57120             | Correspondent account products service fees .....   | 37                                   | 183 181                 | 19 026                        | 10.4                                 | Z                               | X  |
|            | 57130             | Other cash handling and management product fees .....                                     | 851                                  | 947 716                 | 645 270                       | 68.1                                 | 1.2                             | X  |
|            |                   | Document payment products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57210             | Cashier's and certified check fees .....  | 1 068                                | 546 922                 | 374 980                       | 68.6                                 | .7                              | X  |
|            | 57220             | Money order fees .....  | 3 127                                | 2 163 286               | 580 052                       | 26.8                                 | 1.1                             | X  |
|            | 57230             | Travelers' check fees .....   | 220                                  | 1 263 714               | 67 405                        | 5.3                                  | .1                              | X  |
|            | 57240             | Other fees .....  | 3 753                                | 2 869 198               | 1 185 346                     | 41.3                                 | 2.2                             | X  |
|            | 57310             | Foreign currency exchange fees - retail .....   | 225                                  | 662 217                 | 80 841                        | 12.2                                 | .1                              | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....                        | 67                                   | 192 504                 | 9 986                         | 5.2                                  | Z                               | X  |
|            |                   | Management of financial market and clearing products:                                     |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees .....  | 416                                  | 9 638 832               | 8 988 510                     | 93.3                                 | 16.6                            | X  |
|            |                   | Automated clearinghouse (ACH) products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57610             | ACH payroll deposit fees .....  | 42                                   | 31 507                  | 10 339                        | 32.8                                 | Z                               | X  |
|            | 57620             | ACH bill and utility payment fees .....   | 597                                  | 387 453                 | 83 844                        | 21.6                                 | .2                              | X  |
|            | 57630             | Other ACH fees .....  | 654                                  | 4 396 641               | 3 776 150                     | 85.9                                 | 7.0                             | X  |
|            |                   | Financial planning and investment management products:                                    |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government ..... | 73                                   | 228 760                 | 19 694                        | 8.6                                  | Z                               | X  |
|            | 57720             | Financial planning and investment management services for individuals .....               | 102                                  | 105 122                 | 62 240                        | 59.2                                 | .1                              | X  |
|            | 57810             | Other products supporting financial services - fees .....                                 | 2 093                                | 6 189 334               | 1 048 799                     | 16.9                                 | 1.9                             | X  |
| 52231      |                   | Mortgage and nonmortgage loan brokers .....   | 17 041                               | X                       | 14 123 022                    | X                                    | 100.0                           | 69.0                                     |
|            |                   | Loan income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....   | 1 225                                | 755 550                 | 616 255                       | 81.6                                 | 4.4                             | 66.1                                     |
|            | 55011             | Interest income .....   | 165                                  | 186 979                 | 22 982                        | 12.3                                 | .2                              | X  |
|            | 55012             | Origination fees .....  | 1 072                                | 657 738                 | 492 909                       | 74.9                                 | 3.5                             | X  |
|            | 55013             | Other fees .....  | 466                                  | 340 603                 | 100 364                       | 29.5                                 | .7                              | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....  | 904                                  | 1 053 981               | 518 597                       | 49.2                                 | 3.7                             | 68.1                                     |
|            | 55021             | Interest income .....   | 245                                  | 652 607                 | 130 829                       | 20.0                                 | .9                              | X  |
|            | 55022             | Origination fees .....  | 743                                  | 917 613                 | 245 554                       | 26.8                                 | 1.7                             | X  |
|            | 55023             | Other fees .....  | 362                                  | 356 655                 | 142 214                       | 39.9                                 | 1.0                             | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....  | 127                                  | 511 329                 | 190 429                       | 37.2                                 | 1.3                             | 67.9                                     |
|            | 55031             | Interest income .....   | 46                                   | 477 832                 | 106 379                       | 22.3                                 | .8                              | X  |
|            | 55032             | Origination fees .....  | 82                                   | 477 154                 | 45 585                        | 9.6                                  | .3                              | X  |
|            | 55033             | Other fees .....  | 37                                   | 73 620                  | 38 465                        | 52.2                                 | .3                              | X  |
|            | 55040             | Loans to governments .....  | 113                                  | 44 390                  | 19 332                        | 43.6                                 | .1                              | 63.4                                     |
|            | 55041             | Interest income .....   | 15                                   | 7 440                   | 2 386                         | 32.1                                 | Z                               | X  |
|            | 55042             | Origination fees .....  | 93                                   | 36 610                  | 15 565                        | 42.5                                 | .1                              | X  |
|            | 55043             | Other fees .....  | 51                                   | 22 399                  | 1 381                         | 6.2                                  | Z                               | X  |
|            | 55050             | Loans to consumers - secured .....  | 14 884                               | 12 636 231              | 12 162 388                    | 96.3                                 | 86.1                            | 68.0                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....  | 2 114                                | 3 305 031               | 1 170 482                     | 35.4                                 | 8.3                             | X  |
|            | 55052             | Home equity loans .....   | 463                                  | 984 399                 | 43 844                        | 4.5                                  | .3                              | X  |
|            | 55053             | Vehicle loans .....   | 22                                   | 9 588                   | 4 575                         | 47.7                                 | Z                               | X  |
|            | 55054             | Other loans to consumers .....  | 84                                   | 106 985                 | 39 686                        | 37.1                                 | .3                              | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans .....  | 11 940                               | 9 140 722               | 6 389 364                     | 69.9                                 | 45.2                            | X  |
|            | 55056             | Home equity loans .....   | 3 366                                | 2 698 437               | 243 953                       | 9.0                                  | 1.7                             | X  |
|            | 55057             | Vehicle loans .....   | 20                                   | 11 654                  | 1 300                         | 11.2                                 | Z                               | X  |
|            | 55058             | Other loans to consumers .....  | 231                                  | 158 787                 | 61 124                        | 38.5                                 | .4                              | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....  | 6 171                                | 7 389 145               | 3 986 491                     | 54.0                                 | 28.2                            | X  |
|            | 55061             | Home equity loans .....   | 1 155                                | 1 593 054               | 182 623                       | 11.5                                 | 1.3                             | X  |
|            | 55062             | Vehicle loans .....   | 8                                    | 13 117                  | 5 583                         | 42.6                                 | Z                               | X  |
|            | 55063             | Other loans to consumers .....  | 140                                  | 124 624                 | 33 363                        | 26.8                                 | .2                              | X  |
|            | 55070             | Loans to consumers - unsecured .....  | 299                                  | 139 173                 | 80 158                        | 57.6                                 | .6                              | 62.9                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55071             | Personal lines of credit .....  | 19                                   | 6 657                   | 79                            | 1.2                                  | Z                               | X  |
|            | 55074             | Other loans to consumers .....  | 86                                   | 49 708                  | 26 828                        | 54.0                                 | .2                              | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55075             | Personal lines of credit .....  | 45                                   | 11 547                  | 1 917                         | 16.6                                 | Z                               | X  |
|            | 55078             | Other loans to consumers .....  | 95                                   | 33 966                  | 18 103                        | 53.3                                 | .1                              | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55079             | Personal lines of credit .....  | 23                                   | 10 869                  | 755                           | 6.9                                  | Z                               | X  |
|            | 55083             | Other loans to consumers .....  | 111                                  | 59 299                  | 32 476                        | 54.8                                 | .2                              | X  |
|            |                   | Credit financing products, except loans:  |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....  | 10                                   | 22 897                  | 61                            | .3                                   | Z                               | 69.0                                     |
|            | 55212             | Cardholder fees .....   | 6                                    | 3 319                   | 36                            | 1.1                                  | Z                               | X  |
|            | 55240             | Leasing products .....  | 71                                   | 30 050                  | 574                           | 1.9                                  | Z                               | 66.9                                     |
|            | 55244             | Fees from other leases, except real estate rents .....                                    | 63                                   | 6 263                   | 103                           | 1.6                                  | Z                               | X  |
|            | 55260             | All other credit financing products .....   | 237                                  | 131 300                 | 74 437                        | 56.7                                 | .5                              | 68.0                                     |
|            | 55261             | Interest income .....   | 28                                   | 46 672                  | 3 310                         | 7.1                                  | Z                               | X  |
|            | 55262             | Fees .....  | 218                                  | 99 938                  | 71 127                        | 71.2                                 | .5                              | X  |
|            |                   | Brokering and dealing products - derivative contracts:                                    |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded .....  | 201                                  | 136 153                 | 122 622                       | 90.1                                 | .9                              | 65.8                                     |
|            | 55711             | Fees and commissions .....  | 195                                  | 132 204                 | 117 882                       | 89.2                                 | .8                              | X  |
|            | 55713             | Interest income from trading accounts .....   | 13                                   | 18 680                  | 3 698                         | 19.8                                 | Z                               | X  |
|            | 55720             | Option contracts, exchange-traded .....   | 18                                   | 9 123                   | 4 619                         | 50.6                                 | Z                               | 69.0                                     |
|            | 55721             | Fees and commissions .....  | 12                                   | 5 297                   | 4 122                         | 77.8                                 | Z                               | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 52231      |                   | Mortgage and nonmortgage loan brokers—Con.   |                                      |                         |                               |                                      |                                 |  |
|            |                   | Brokering and dealing products - derivative contracts—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 55730             | Forward contracts, traded over-the-counter .....   | 14                                   | 11 222                  | 9 680                         | 86.3                                 | .1                              | 69.0                                     |
|            | 55731             | Fees and commissions .....   | 14                                   | 11 222                  | 9 680                         | 86.3                                 | .1                              | X  |
|            | 55740             | Swaps, traded over-the-counter .....   | 6                                    | 691                     | 233                           | 33.7                                 | Z                               | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....  | 55                                   | 37 837                  | 25 967                        | 68.6                                 | .2                              | 64.9                                     |
|            | 55761             | Fees and commissions .....   | 53                                   | 36 827                  | 25 696                        | 69.8                                 | .2                              | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts ..... | 19                                   | 15 771                  | 887                           | 5.6                                  | Z                               | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....                | 72                                   | 480 660                 | 95 363                        | 19.8                                 | .7                              | X  |
|            | 56110             | Brokerage correspondent products - fees .....  | 154                                  | 177 418                 | 70 126                        | 39.5                                 | .5                              | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....   | 6                                    | 5 493                   | 1 485                         | 27.0                                 | Z                               | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....   | 21                                   | 31 795                  | 12 559                        | 39.5                                 | .1                              | X  |
|            | 56610             | Trading equities on own account - net gain (losses) .....  | 20                                   | 18 790                  | 2 308                         | 12.3                                 | Z                               | X  |
|            |                   | Deposit account related products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57020             | Fees for individual deposit account services .....   | 13                                   | 9 718                   | 228                           | 2.3                                  | Z                               | 66.3                                     |
|            | 57022             | Other deposit account service fees .....   | 13                                   | 9 718                   | 228                           | 2.3                                  | Z                               | X  |
|            |                   | Cash handling and management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees .....  | 39                                   | 21 320                  | 4 119                         | 19.3                                 | Z                               | 63.4                                     |
|            | 57111             | Fees for bundled services .....  | 10                                   | 2 792                   | 2 266                         | 81.2                                 | Z                               | X  |
|            | 57112             | Fees for individual services .....   | 31                                   | 18 650                  | 1 853                         | 9.9                                  | Z                               | X  |
|            | 57120             | Correspondent account products service fees .....  | 6                                    | 6 447                   | 4 129                         | 64.0                                 | Z                               | X  |
|            | 57130             | Other cash handling and management product fees .....  | 22                                   | 10 439                  | 4 103                         | 39.3                                 | Z                               | X  |
|            |                   | Document payment products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57210             | Cashier's and certified check fees .....   | 8                                    | 7 132                   | 1 690                         | 23.7                                 | Z                               | X  |
|            | 57240             | Other fees .....   | 17                                   | 9 309                   | 632                           | 6.8                                  | Z                               | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....   | 10                                   | 13 669                  | 1 000                         | 7.3                                  | Z                               | X  |
|            |                   | Automated clearinghouse (ACH) products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57610             | ACH payroll deposit fees .....   | 6                                    | 10 751                  | 3                             | Z                                    | Z                               | X  |
|            |                   | Financial planning and investment management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government .....                                      | 38                                   | 27 053                  | 3 748                         | 13.9                                 | Z                               | X  |
|            | 57720             | Financial planning and investment management services for individuals .....  | 58                                   | 38 381                  | 22 186                        | 57.8                                 | .2                              | X  |
|            | 57810             | Other products supporting financial services - fees .....  | 589                                  | 1 289 819               | 147 696                       | 11.5                                 | 1.0                             | X  |
| 522310     |                   | Mortgage and nonmortgage loan brokers .....  | 17 041                               | X                       | 14 123 022                    | X                                    | 100.0                           | 69.0                                     |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....  | 1 225                                | 755 550                 | 616 255                       | 81.6                                 | 4.4                             | 66.1                                     |
|            | 55011             | Interest income .....  | 165                                  | 186 979                 | 22 982                        | 12.3                                 | .2                              | X  |
|            | 55012             | Origination fees .....   | 1 072                                | 657 738                 | 492 909                       | 74.9                                 | 3.5                             | X  |
|            | 55013             | Other fees .....   | 466                                  | 340 603                 | 100 364                       | 29.5                                 | .7                              | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....   | 904                                  | 1 053 981               | 518 597                       | 49.2                                 | 3.7                             | 68.1                                     |
|            | 55021             | Interest income .....  | 245                                  | 652 607                 | 130 829                       | 20.0                                 | .9                              | X  |
|            | 55022             | Origination fees .....   | 743                                  | 917 613                 | 245 554                       | 26.8                                 | 1.7                             | X  |
|            | 55023             | Other fees .....   | 362                                  | 356 655                 | 142 214                       | 39.9                                 | 1.0                             | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....   | 127                                  | 511 329                 | 190 429                       | 37.2                                 | 1.3                             | 67.9                                     |
|            | 55031             | Interest income .....  | 46                                   | 477 832                 | 106 379                       | 22.3                                 | .8                              | X  |
|            | 55032             | Origination fees .....   | 82                                   | 477 154                 | 45 585                        | 9.6                                  | .3                              | X  |
|            | 55033             | Other fees .....   | 37                                   | 73 620                  | 38 465                        | 52.2                                 | .3                              | X  |
|            | 55040             | Loans to governments .....   | 113                                  | 44 390                  | 19 332                        | 43.6                                 | .1                              | 63.4                                     |
|            | 55041             | Interest income .....  | 15                                   | 7 440                   | 2 386                         | 32.1                                 | Z                               | X  |
|            | 55042             | Origination fees .....   | 93                                   | 36 610                  | 15 565                        | 42.5                                 | .1                              | X  |
|            | 55043             | Other fees .....   | 51                                   | 22 399                  | 1 381                         | 6.2                                  | Z                               | X  |
|            | 55050             | Loans to consumers - secured .....   | 14 884                               | 12 636 231              | 12 162 388                    | 96.3                                 | 86.1                            | 68.0                                     |
|            |                   | Interest income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....   | 2 114                                | 3 305 031               | 1 170 482                     | 35.4                                 | 8.3                             | X  |
|            | 55052             | Home equity loans .....  | 463                                  | 984 399                 | 43 844                        | 4.5                                  | .3                              | X  |
|            | 55053             | Vehicle loans .....  | 22                                   | 9 588                   | 4 575                         | 47.7                                 | Z                               | X  |
|            | 55054             | Other loans to consumers .....   | 84                                   | 106 985                 | 39 686                        | 37.1                                 | .3                              | X  |
|            |                   | Origination fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans .....   | 11 940                               | 9 140 722               | 6 389 364                     | 69.9                                 | 45.2                            | X  |
|            | 55056             | Home equity loans .....  | 3 366                                | 2 698 437               | 243 953                       | 9.0                                  | 1.7                             | X  |
|            | 55057             | Vehicle loans .....  | 20                                   | 11 654                  | 1 300                         | 11.2                                 | Z                               | X  |
|            | 55058             | Other loans to consumers .....   | 231                                  | 158 787                 | 61 124                        | 38.5                                 | .4                              | X  |
|            |                   | Other fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....   | 6 171                                | 7 389 145               | 3 986 491                     | 54.0                                 | 28.2                            | X  |
|            | 55061             | Home equity loans .....  | 1 155                                | 1 593 054               | 182 623                       | 11.5                                 | 1.3                             | X  |
|            | 55062             | Vehicle loans .....  | 8                                    | 13 117                  | 5 583                         | 42.6                                 | Z                               | X  |
|            | 55063             | Other loans to consumers .....   | 140                                  | 124 624                 | 33 363                        | 26.8                                 | .2                              | X  |
|            | 55070             | Loans to consumers - unsecured .....   | 299                                  | 139 173                 | 80 158                        | 57.6                                 | .6                              | 62.9                                     |
|            |                   | Interest income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55071             | Personal lines of credit .....   | 19                                   | 6 657                   | 79                            | 1.2                                  | Z                               | X  |
|            | 55074             | Other loans to consumers .....   | 86                                   | 49 708                  | 26 828                        | 54.0                                 | .2                              | X  |
|            |                   | Origination fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55075             | Personal lines of credit .....   | 45                                   | 11 547                  | 1 917                         | 16.6                                 | Z                               | X  |
|            | 55078             | Other loans to consumers .....   | 95                                   | 33 966                  | 18 103                        | 53.3                                 | .1                              | X  |
|            |                   | Other fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55079             | Personal lines of credit .....   | 23                                   | 10 869                  | 755                           | 6.9                                  | Z                               | X  |
|            | 55083             | Other loans to consumers .....   | 111                                  | 59 299                  | 32 476                        | 54.8                                 | .2                              | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 522310     |                   | Mortgage and nonmortgage loan brokers—Con.   |                                      |                         |                               |                                      |                                 |  |
|            |                   | Credit financing products, except loans:   |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....   | 10                                   | 22 897                  | 61                            | .3                                   | Z                               | 69.0                                     |
|            | 55212             | Cardholder fees .....  | 6                                    | 3 319                   | 36                            | 1.1                                  | Z                               | X  |
|            | 55240             | Leasing products .....   | 71                                   | 30 050                  | 574                           | 1.9                                  | Z                               | 66.9                                     |
|            | 55244             | Fees from other leases, except real estate rents .....   | 63                                   | 6 263                   | 103                           | 1.6                                  | Z                               | X  |
|            | 55260             | All other credit financing products .....  | 237                                  | 131 300                 | 74 437                        | 56.7                                 | .5                              | 68.0                                     |
|            | 55261             | Interest income .....  | 28                                   | 46 672                  | 3 310                         | 7.1                                  | Z                               | X  |
|            | 55262             | Fees .....   | 218                                  | 99 938                  | 71 127                        | 71.2                                 | .5                              | X  |
|            |                   | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded .....   | 201                                  | 136 153                 | 122 622                       | 90.1                                 | .9                              | 65.8                                     |
|            | 55711             | Fees and commissions .....   | 195                                  | 132 204                 | 117 882                       | 89.2                                 | .8                              | X  |
|            | 55713             | Interest income from trading accounts .....  | 13                                   | 18 680                  | 3 698                         | 19.8                                 | Z                               | X  |
|            | 55720             | Option contracts, exchange-traded .....  | 18                                   | 9 123                   | 4 619                         | 50.6                                 | Z                               | 69.0                                     |
|            | 55721             | Fees and commissions .....   | 12                                   | 5 297                   | 4 122                         | 77.8                                 | Z                               | X  |
|            | 55730             | Forward contracts, traded over-the-counter .....   | 14                                   | 11 222                  | 9 680                         | 86.3                                 | .1                              | 69.0                                     |
|            | 55731             | Fees and commissions .....   | 14                                   | 11 222                  | 9 680                         | 86.3                                 | .1                              | X  |
|            | 55740             | Swaps, traded over-the-counter .....   | 6                                    | 691                     | 233                           | 33.7                                 | Z                               | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....  | 55                                   | 37 837                  | 25 967                        | 68.6                                 | .2                              | 64.9                                     |
|            | 55761             | Fees and commissions .....   | 53                                   | 36 827                  | 25 696                        | 69.8                                 | .2                              | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts ..... | 19                                   | 15 771                  | 887                           | 5.6                                  | Z                               | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....                | 72                                   | 480 660                 | 95 363                        | 19.8                                 | .7                              | X  |
|            | 56110             | Brokerage correspondent products - fees .....  | 154                                  | 177 418                 | 70 126                        | 39.5                                 | .5                              | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....   | 6                                    | 5 493                   | 1 485                         | 27.0                                 | Z                               | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....   | 21                                   | 31 795                  | 12 559                        | 39.5                                 | .1                              | X  |
|            | 56610             | Trading equities on own account - net gain (losses) .....  | 20                                   | 18 790                  | 2 308                         | 12.3                                 | Z                               | X  |
|            |                   | Deposit account related products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57020             | Fees for individual deposit account services .....   | 13                                   | 9 718                   | 228                           | 2.3                                  | Z                               | 66.3                                     |
|            | 57022             | Other deposit account service fees .....   | 13                                   | 9 718                   | 228                           | 2.3                                  | Z                               | X  |
|            |                   | Cash handling and management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees .....  | 39                                   | 21 320                  | 4 119                         | 19.3                                 | Z                               | 63.4                                     |
|            | 57111             | Fees for bundled services .....  | 10                                   | 2 792                   | 2 266                         | 81.2                                 | Z                               | X  |
|            | 57112             | Fees for individual services .....   | 31                                   | 18 650                  | 1 853                         | 9.9                                  | Z                               | X  |
|            | 57120             | Correspondent account products service fees .....  | 6                                    | 6 447                   | 4 129                         | 64.0                                 | Z                               | X  |
|            | 57130             | Other cash handling and management product fees .....  | 22                                   | 10 439                  | 4 103                         | 39.3                                 | Z                               | X  |
|            |                   | Document payment products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57210             | Cashier's and certified check fees .....   | 8                                    | 7 132                   | 1 690                         | 23.7                                 | Z                               | X  |
|            | 57240             | Other fees .....   | 17                                   | 9 309                   | 632                           | 6.8                                  | Z                               | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....   | 10                                   | 13 669                  | 1 000                         | 7.3                                  | Z                               | X  |
|            |                   | Automated clearinghouse (ACH) products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57610             | ACH payroll deposit fees .....   | 6                                    | 10 751                  | 3                             | Z                                    | Z                               | X  |
|            |                   | Financial planning and investment management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government .....                                      | 38                                   | 27 053                  | 3 748                         | 13.9                                 | Z                               | X  |
|            | 57720             | Financial planning and investment management services for individuals .....  | 58                                   | 38 381                  | 22 186                        | 57.8                                 | .2                              | X  |
|            | 57810             | Other products supporting financial services - fees .....  | 589                                  | 1 289 819               | 147 696                       | 11.5                                 | 1.0                             | X  |
| 52232      |                   | Financial transactions processing, reserve, and clearinghouse activities ..  | 2 962                                | X                       | 28 175 353                    | X                                    | 100.0                           | 62.8                                     |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....  | 43                                   | 289 714                 | 116 924                       | 40.4                                 | .4                              | 62.8                                     |
|            | 55011             | Interest income .....  | 29                                   | 263 514                 | 89 435                        | 33.9                                 | .3                              | X  |
|            | 55012             | Origination fees .....   | 15                                   | 28 694                  | 19 771                        | 68.9                                 | .1                              | X  |
|            | 55013             | Other fees .....   | 13                                   | 26 054                  | 7 715                         | 29.6                                 | Z                               | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....   | 63                                   | 817 808                 | 120 417                       | 14.7                                 | .4                              | 62.4                                     |
|            | 55021             | Interest income .....  | 41                                   | 801 666                 | 78 514                        | 9.8                                  | .3                              | X  |
|            | 55022             | Origination fees .....   | 28                                   | 69 841                  | 11 095                        | 15.9                                 | Z                               | X  |
|            | 55023             | Other fees .....   | 37                                   | 103 010                 | 30 808                        | 29.9                                 | .1                              | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....   | 37                                   | 165 148                 | 135 154                       | 81.8                                 | .5                              | 62.6                                     |
|            | 55031             | Interest income .....  | 24                                   | 95 407                  | 69 694                        | 73.0                                 | .2                              | X  |
|            | 55033             | Other fees .....   | 15                                   | 70 576                  | 65 402                        | 92.7                                 | .2                              | X  |
|            | 55040             | Loans to governments .....   | 7                                    | 223 209                 | 1 228                         | .6                                   | Z                               | X  |
|            | 55050             | Loans to consumers - secured .....   | 183                                  | 351 403                 | 212 930                       | 60.6                                 | .8                              | 59.3                                     |
|            |                   | Interest income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....   | 52                                   | 203 660                 | 52 468                        | 25.8                                 | .2                              | X  |
|            | 55052             | Home equity loans .....  | 10                                   | 12 450                  | 1 174                         | 9.4                                  | Z                               | X  |
|            | 55053             | Vehicle loans .....  | 12                                   | 4 854                   | 4 027                         | 83.0                                 | Z                               | X  |
|            | 55054             | Other loans to consumers .....   | 18                                   | 168 711                 | 8 741                         | 5.2                                  | Z                               | X  |
|            |                   | Origination fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans .....   | 104                                  | 273 950                 | 63 856                        | 23.3                                 | .2                              | X  |
|            | 55056             | Home equity loans .....  | 26                                   | 47 774                  | 3 644                         | 7.6                                  | Z                               | X  |
|            | 55057             | Vehicle loans .....  | 10                                   | 4 456                   | 3 716                         | 83.4                                 | Z                               | X  |
|            | 55058             | Other loans to consumers .....   | 11                                   | 12 775                  | 11 135                        | 87.2                                 | Z                               | X  |
|            |                   | Other fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....   | 69                                   | 113 633                 | 61 299                        | 53.9                                 | .2                              | X  |
|            | 55061             | Home equity loans .....  | 10                                   | 39 538                  | 940                           | 2.4                                  | Z                               | X  |
|            | 55062             | Vehicle loans .....  | 8                                    | 4 459                   | 793                           | 17.8                                 | Z                               | X  |
|            | 55063             | Other loans to consumers .....   | 7                                    | 2 281                   | 1 137                         | 49.8                                 | Z                               | X  |
|            | 55070             | Loans to consumers - unsecured .....   | 496                                  | 404 189                 | 149 422                       | 37.0                                 | .5                              | 62.7                                     |
|            |                   | Interest income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55071             | Personal lines of credit .....   | 21                                   | 180 526                 | 18 068                        | 10.0                                 | .1                              | X  |
|            | 55074             | Other loans to consumers .....   | 24                                   | 7 384                   | 5 271                         | 71.4                                 | Z                               | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 52232      |                   | Financial transactions processing, reserve, and clearinghouse activities—Con.  |                                      |                         |                               |                                      |                                 |  |
|            | 55070             | Loan income—Con.   |                                      |                         |                               |                                      |                                 |  |
|            |                   | Loans to consumers - unsecured—Con.  |                                      |                         |                               |                                      |                                 |  |
|            |                   | Other fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55079             | Personal lines of credit .....   | 12                                   | 3 631                   | 1 704                         | 46.9                                 | Z                               | X  |
|            | 55083             | Other loans to consumers .....   | 457                                  | 215 196                 | 121 637                       | 56.5                                 | .4                              | X  |
|            |                   | Credit financing products, except loans:   |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....   | 698                                  | 9 339 446               | 8 008 255                     | 85.7                                 | 28.4                            | 61.9                                     |
|            | 55211             | Interest income .....  | 46                                   | 448 845                 | 134 096                       | 29.9                                 | .5                              | X  |
|            | 55212             | Cardholder fees .....  | 173                                  | 2 824 106               | 2 668 208                     | 94.5                                 | 9.5                             | X  |
|            | 55213             | Merchant fees .....  | 518                                  | 6 443 382               | 5 205 950                     | 80.8                                 | 18.5                            | X  |
|            | 55220             | Credit card association products - fees .....  | 79                                   | 3 500 721               | 3 299 948                     | 94.3                                 | 11.7                            | X  |
|            | 55240             | Leasing products .....   | 36                                   | 163 159                 | 15 684                        | 9.6                                  | .1                              | 62.8                                     |
|            | 55242             | Interest income - other leases .....   | 17                                   | 92 583                  | 2 690                         | 2.9                                  | Z                               | X  |
|            | 55243             | Fees - motor vehicle leases .....  | 12                                   | 10 822                  | 127                           | 1.2                                  | Z                               | X  |
|            | 55244             | Fees from other leases, except real estate rents .....   | 19                                   | 142 714                 | 12 867                        | 9.0                                  | Z                               | X  |
|            | 55260             | All other credit financing products .....  | 101                                  | 1 431 040               | 54 150                        | 3.8                                  | .2                              | 59.4                                     |
|            | 55261             | Interest income .....  | 76                                   | 1 313 463               | 11 815                        | .9                                   | Z                               | X  |
|            | 55262             | Fees .....   | 34                                   | 128 337                 | 42 335                        | 33.0                                 | .2                              | X  |
|            |                   | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded .....   | 21                                   | 15 407                  | 9 187                         | 59.6                                 | Z                               | 45.6                                     |
|            | 55711             | Fees and commissions .....   | 21                                   | 15 407                  | 9 138                         | 59.3                                 | Z                               | X  |
|            | 55730             | Forward contracts, traded over-the-counter .....   | 18                                   | 4 232                   | 3 458                         | 81.7                                 | Z                               | 49.4                                     |
|            | 55731             | Fees and commissions .....   | 18                                   | 4 232                   | 3 458                         | 81.7                                 | Z                               | X  |
|            | 55810             | Brokering and dealing foreign currency fees - wholesale .....  | 7                                    | 26 398                  | 3 274                         | 12.4                                 | Z                               | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts ..... | 7                                    | 26 328                  | 9 405                         | 35.7                                 | Z                               | X  |
|            | 56110             | Brokerage correspondent products - fees .....  | 17                                   | 12 058                  | 72                            | .6                                   | Z                               | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....                     | 17                                   | 309 443                 | 5 598                         | 1.8                                  | Z                               | X  |
|            | 56610             | Trading equities on own account - net gain (losses) .....  | 16                                   | 306 991                 | 54 550                        | 17.8                                 | .2                              | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses) .....  | 46                                   | 77 883                  | 9 158                         | 11.8                                 | Z                               | X  |
|            |                   | Deposit account related products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57010             | Fees for bundled deposit account services .....  | 6                                    | 8 745                   | 1 014                         | 11.6                                 | Z                               | X  |
|            | 57020             | Fees for individual deposit account services .....   | 228                                  | 1 766 286               | 1 304 432                     | 73.9                                 | 4.6                             | 57.2                                     |
|            | 57021             | ATM charges and other electronic transaction fees .....  | 225                                  | 1 764 980               | 1 280 191                     | 72.5                                 | 4.5                             | X  |
|            | 57022             | Other deposit account service fees .....   | 17                                   | 56 695                  | 24 241                        | 42.8                                 | .1                              | X  |
|            |                   | Cash handling and management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees .....  | 76                                   | 151 728                 | 118 837                       | 78.3                                 | .4                              | 62.5                                     |
|            | 57111             | Fees for bundled services .....  | 32                                   | 119 689                 | 95 147                        | 79.5                                 | .3                              | X  |
|            | 57112             | Fees for individual services .....   | 52                                   | 35 300                  | 23 690                        | 67.1                                 | .1                              | X  |
|            | 57120             | Correspondent account products service fees .....  | 10                                   | 167 554                 | 12 137                        | 7.2                                  | Z                               | X  |
|            | 57130             | Other cash handling and management product fees .....  | 436                                  | 785 092                 | 539 195                       | 68.7                                 | 1.9                             | X  |
|            |                   | Document payment products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57210             | Cashier's and certified check fees .....   | 55                                   | 29 779                  | 24 227                        | 81.4                                 | .1                              | X  |
|            | 57220             | Money order fees .....   | 572                                  | 375 213                 | 62 861                        | 16.8                                 | .2                              | X  |
|            | 57230             | Travelers' check fees .....  | 67                                   | 1 172 279               | 56 171                        | 4.8                                  | .2                              | X  |
|            | 57240             | Other fees .....   | 621                                  | 1 054 439               | 173 008                       | 16.4                                 | .6                              | X  |
|            | 57310             | Foreign currency exchange fees - retail .....  | 135                                  | 611 789                 | 79 374                        | 13.0                                 | .3                              | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....   | 55                                   | 177 924                 | 8 963                         | 5.0                                  | Z                               | X  |
|            |                   | Management of financial market and clearing products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees .....   | 391                                  | 9 628 204               | 8 980 055                     | 93.3                                 | 31.9                            | X  |
|            |                   | Automated clearinghouse (ACH) products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57610             | ACH payroll deposit fees .....   | 30                                   | 19 189                  | 9 885                         | 51.5                                 | Z                               | X  |
|            | 57620             | ACH bill and utility payment fees .....  | 300                                  | 223 716                 | 72 508                        | 32.4                                 | .3                              | X  |
|            | 57630             | Other ACH fees .....   | 548                                  | 4 335 136               | 3 765 270                     | 86.9                                 | 13.4                            | X  |
|            |                   | Financial planning and investment management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government .....                                      | 19                                   | 191 590                 | 8 077                         | 4.2                                  | Z                               | X  |
|            | 57720             | Financial planning and investment management services for individuals .....  | 25                                   | 32 907                  | 7 638                         | 23.2                                 | Z                               | X  |
|            | 57810             | Other products supporting financial services - fees .....  | 264                                  | 4 033 796               | 733 416                       | 18.2                                 | 2.6                             | X  |
| 522320     |                   | Financial transactions processing, reserve, and clearinghouse activities   | 2 962                                | X                       | 28 175 353                    | X                                    | 100.0                           | 62.8                                     |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....  | 43                                   | 289 714                 | 116 924                       | 40.4                                 | .4                              | 62.8                                     |
|            | 55011             | Interest income .....  | 29                                   | 263 514                 | 89 435                        | 33.9                                 | .3                              | X  |
|            | 55012             | Origination fees .....   | 15                                   | 28 694                  | 19 771                        | 68.9                                 | .1                              | X  |
|            | 55013             | Other fees .....   | 13                                   | 26 054                  | 7 715                         | 29.6                                 | Z                               | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....   | 63                                   | 817 808                 | 120 417                       | 14.7                                 | .4                              | 62.4                                     |
|            | 55021             | Interest income .....  | 41                                   | 801 666                 | 78 514                        | 9.8                                  | .3                              | X  |
|            | 55022             | Origination fees .....   | 28                                   | 69 841                  | 11 095                        | 15.9                                 | Z                               | X  |
|            | 55023             | Other fees .....   | 37                                   | 103 010                 | 30 808                        | 29.9                                 | .1                              | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....   | 37                                   | 165 148                 | 135 154                       | 81.8                                 | .5                              | 62.6                                     |
|            | 55031             | Interest income .....  | 24                                   | 95 407                  | 69 694                        | 73.0                                 | .2                              | X  |
|            | 55033             | Other fees .....   | 15                                   | 70 576                  | 65 402                        | 92.7                                 | .2                              | X  |
|            | 55040             | Loans to governments .....   | 7                                    | 223 209                 | 1 228                         | .6                                   | Z                               | X  |
|            | 55050             | Loans to consumers - secured .....   | 183                                  | 351 403                 | 212 930                       | 60.6                                 | .8                              | 59.3                                     |
|            |                   | Interest income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....   | 52                                   | 203 660                 | 52 468                        | 25.8                                 | .2                              | X  |
|            | 55052             | Home equity loans .....  | 10                                   | 12 450                  | 1 174                         | 9.4                                  | Z                               | X  |
|            | 55053             | Vehicle loans .....  | 12                                   | 4 854                   | 4 027                         | 83.0                                 | Z                               | X  |
|            | 55054             | Other loans to consumers .....   | 18                                   | 168 711                 | 8 741                         | 5.2                                  | Z                               | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 522320     |                   | Financial transactions processing, reserve, and clearinghouse activities—Con.  |                                      |                         |                               |                                      |                                 |  |
|            | 55050             | Loan income—Con.<br>Loans to consumers - secured—Con.  |                                      |                         |                               |                                      |                                 |  |
|            |                   | Origination fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans .....   | 104                                  | 273 950                 | 63 856                        | 23.3                                 | .2                              | X  |
|            | 55056             | Home equity loans .....  | 26                                   | 47 774                  | 3 644                         | 7.6                                  | Z                               | X  |
|            | 55057             | Vehicle loans .....  | 10                                   | 4 456                   | 3 716                         | 83.4                                 | Z                               | X  |
|            | 55058             | Other loans to consumers .....   | 11                                   | 12 775                  | 11 135                        | 87.2                                 | Z                               | X  |
|            |                   | Other fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....   | 69                                   | 113 633                 | 61 299                        | 53.9                                 | .2                              | X  |
|            | 55061             | Home equity loans .....  | 10                                   | 39 538                  | 940                           | 2.4                                  | Z                               | X  |
|            | 55062             | Vehicle loans .....  | 8                                    | 4 459                   | 793                           | 17.8                                 | Z                               | X  |
|            | 55063             | Other loans to consumers .....   | 7                                    | 2 281                   | 1 137                         | 49.8                                 | Z                               | X  |
|            | 55070             | Loans to consumers - unsecured .....   | 496                                  | 404 189                 | 149 422                       | 37.0                                 | .5                              | 62.7                                     |
|            |                   | Interest income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55071             | Personal lines of credit .....   | 21                                   | 180 526                 | 18 068                        | 10.0                                 | .1                              | X  |
|            | 55074             | Other loans to consumers .....   | 24                                   | 7 384                   | 5 271                         | 71.4                                 | Z                               | X  |
|            |                   | Other fees:  |                                      |                         |                               |                                      |                                 |  |
|            | 55079             | Personal lines of credit .....   | 12                                   | 3 631                   | 1 704                         | 46.9                                 | Z                               | X  |
|            | 55083             | Other loans to consumers .....   | 457                                  | 215 196                 | 121 637                       | 56.5                                 | .4                              | X  |
|            |                   | Credit financing products, except loans:   |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....   | 698                                  | 9 339 446               | 8 008 255                     | 85.7                                 | 28.4                            | 61.9                                     |
|            | 55211             | Interest income .....  | 46                                   | 448 845                 | 134 096                       | 29.9                                 | .5                              | X  |
|            | 55212             | Cardholder fees .....  | 173                                  | 2 824 106               | 2 668 208                     | 94.5                                 | 9.5                             | X  |
|            | 55213             | Merchant fees .....  | 518                                  | 6 443 382               | 5 205 950                     | 80.8                                 | 18.5                            | X  |
|            | 55220             | Credit card association products - fees .....  | 79                                   | 3 500 721               | 3 299 948                     | 94.3                                 | 11.7                            | X  |
|            | 55240             | Leasing products .....   | 36                                   | 163 159                 | 15 684                        | 9.6                                  | .1                              | 62.8                                     |
|            | 55242             | Interest income - other leases .....   | 17                                   | 92 583                  | 2 690                         | 2.9                                  | Z                               | X  |
|            | 55243             | Fees - motor vehicle leases .....  | 12                                   | 10 822                  | 127                           | 1.2                                  | Z                               | X  |
|            | 55244             | Fees from other leases, except real estate rents .....   | 19                                   | 142 714                 | 12 867                        | 9.0                                  | Z                               | X  |
|            | 55260             | All other credit financing products .....  | 101                                  | 1 431 040               | 54 150                        | 3.8                                  | .2                              | 59.4                                     |
|            | 55261             | Interest income .....  | 76                                   | 1 313 463               | 11 815                        | .9                                   | Z                               | X  |
|            | 55262             | Fees .....   | 34                                   | 128 337                 | 42 335                        | 33.0                                 | .2                              | X  |
|            |                   | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded .....   | 21                                   | 15 407                  | 9 187                         | 59.6                                 | Z                               | 45.6                                     |
|            | 55711             | Fees and commissions .....   | 21                                   | 15 407                  | 9 138                         | 59.3                                 | Z                               | X  |
|            | 55730             | Forward contracts, traded over-the-counter .....   | 18                                   | 4 232                   | 3 458                         | 81.7                                 | Z                               | 49.4                                     |
|            | 55731             | Fees and commissions .....   | 18                                   | 4 232                   | 3 458                         | 81.7                                 | Z                               | X  |
|            | 55810             | Brokering and dealing foreign currency fees - wholesale .....  | 7                                    | 26 398                  | 3 274                         | 12.4                                 | Z                               | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts ..... | 7                                    | 26 328                  | 9 405                         | 35.7                                 | Z                               | X  |
|            | 56110             | Brokerage correspondent products - fees .....  | 17                                   | 12 058                  | 72                            | .6                                   | Z                               | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....                     | 17                                   | 309 443                 | 5 598                         | 1.8                                  | Z                               | X  |
|            | 56610             | Trading equities on own account - net gain (losses) .....  | 16                                   | 306 991                 | 54 550                        | 17.8                                 | .2                              | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses) .....  | 46                                   | 77 883                  | 9 158                         | 11.8                                 | Z                               | X  |
|            |                   | Deposit account related products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57010             | Fees for bundled deposit account services .....  | 6                                    | 8 745                   | 1 014                         | 11.6                                 | Z                               | X  |
|            | 57020             | Fees for individual deposit account services .....   | 228                                  | 1 766 286               | 1 304 432                     | 73.9                                 | 4.6                             | 57.2                                     |
|            | 57021             | ATM charges and other electronic transaction fees .....  | 225                                  | 1 764 980               | 1 280 191                     | 72.5                                 | 4.5                             | X  |
|            | 57022             | Other deposit account service fees .....   | 17                                   | 56 695                  | 24 241                        | 42.8                                 | .1                              | X  |
|            |                   | Cash handling and management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees .....  | 76                                   | 151 728                 | 118 837                       | 78.3                                 | .4                              | 62.5                                     |
|            | 57111             | Fees for bundled services .....  | 32                                   | 119 689                 | 95 147                        | 79.5                                 | .3                              | X  |
|            | 57112             | Fees for individual services .....   | 52                                   | 35 300                  | 23 690                        | 67.1                                 | .1                              | X  |
|            | 57120             | Correspondent account products service fees .....  | 10                                   | 167 554                 | 12 137                        | 7.2                                  | Z                               | X  |
|            | 57130             | Other cash handling and management product fees .....  | 436                                  | 785 092                 | 539 195                       | 68.7                                 | 1.9                             | X  |
|            |                   | Document payment products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57210             | Cashier's and certified check fees .....   | 55                                   | 29 779                  | 24 227                        | 81.4                                 | .1                              | X  |
|            | 57220             | Money order fees .....   | 572                                  | 375 213                 | 62 861                        | 16.8                                 | .2                              | X  |
|            | 57230             | Travelers' check fees .....  | 67                                   | 1 172 279               | 56 171                        | 4.8                                  | .2                              | X  |
|            | 57240             | Other fees .....   | 621                                  | 1 054 439               | 173 008                       | 16.4                                 | .6                              | X  |
|            | 57310             | Foreign currency exchange fees - retail .....  | 135                                  | 611 789                 | 79 374                        | 13.0                                 | .3                              | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....   | 55                                   | 177 924                 | 8 963                         | 5.0                                  | Z                               | X  |
|            |                   | Management of financial market and clearing products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees .....   | 391                                  | 9 628 204               | 8 980 055                     | 93.3                                 | 31.9                            | X  |
|            |                   | Automated clearinghouse (ACH) products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57610             | ACH payroll deposit fees .....   | 30                                   | 19 189                  | 9 885                         | 51.5                                 | Z                               | X  |
|            | 57620             | ACH bill and utility payment fees .....  | 300                                  | 223 716                 | 72 508                        | 32.4                                 | .3                              | X  |
|            | 57630             | Other ACH fees .....   | 548                                  | 4 335 136               | 3 765 270                     | 86.9                                 | 13.4                            | X  |
|            |                   | Financial planning and investment management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government .....                                      | 19                                   | 191 590                 | 8 077                         | 4.2                                  | Z                               | X  |
|            | 57720             | Financial planning and investment management services for individuals .....  | 25                                   | 32 907                  | 7 638                         | 23.2                                 | Z                               | X  |
|            | 57810             | Other products supporting financial services - fees .....  | 264                                  | 4 033 796               | 733 416                       | 18.2                                 | 2.6                             | X  |
| 52239      |                   | Other activities related to credit intermediation .....  | 12 668                               | X                       | 11 947 928                    | X                                    | 100.0                           | 70.2                                     |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....  | 265                                  | 367 643                 | 251 801                       | 68.5                                 | 2.1                             | 69.6                                     |
|            | 55011             | Interest income .....  | 130                                  | 260 823                 | 96 737                        | 37.1                                 | .8                              | X  |
|            | 55012             | Origination fees .....   | 133                                  | 150 676                 | 105 087                       | 69.7                                 | .9                              | X  |
|            | 55013             | Other fees .....   | 130                                  | 162 123                 | 49 977                        | 30.8                                 | .4                              | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line   | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 52239      |                   | Other activities related to credit intermediation—Con.  |                                      |                         |                               |                                      |                                 |  |
|            |                   | Loan income—Con.  |                                      |                         |                               |                                      |                                 |  |
|            | 55020             | Loans to nonfinancial businesses - secured .....  | 288                                  | 813 050                 | 442 210                       | 54.4                                 | 3.7                             | 69.6                                     |
|            | 55021             | Interest income .....   | 165                                  | 630 493                 | 167 641                       | 26.6                                 | 1.4                             | X  |
|            | 55022             | Origination fees .....  | 168                                  | 310 146                 | 98 706                        | 31.8                                 | .8                              | X  |
|            | 55023             | Other fees .....  | 157                                  | 403 906                 | 175 863                       | 43.5                                 | 1.5                             | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....  | 150                                  | 141 535                 | 83 647                        | 59.1                                 | .7                              | 66.4                                     |
|            | 55031             | Interest income .....   | 79                                   | 64 167                  | 46 198                        | 72.0                                 | .4                              | X  |
|            | 55032             | Origination fees .....  | 69                                   | 22 859                  | 20 855                        | 91.2                                 | .2                              | X  |
|            | 55033             | Other fees .....  | 47                                   | 62 464                  | 16 594                        | 26.6                                 | .1                              | X  |
|            | 55040             | Loans to governments .....  | 19                                   | 17 374                  | 13 675                        | 78.7                                 | .1                              | 69.2                                     |
|            | 55041             | Interest income .....   | 13                                   | 6 391                   | 522                           | 8.2                                  | .Z                              | X  |
|            | 55042             | Origination fees .....  | 7                                    | 13 509                  | 12 938                        | 95.8                                 | .1                              | X  |
|            | 55050             | Loans to consumers - secured .....  | 2 232                                | 3 724 763               | 3 431 402                     | 92.1                                 | 28.7                            | 67.8                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....  | 559                                  | 1 124 480               | 405 597                       | 36.1                                 | 3.4                             | X  |
|            | 55052             | Home equity loans .....   | 103                                  | 314 134                 | 21 570                        | 6.9                                  | .2                              | X  |
|            | 55053             | Vehicle loans .....   | 151                                  | 125 643                 | 94 897                        | 75.5                                 | .8                              | X  |
|            | 55054             | Other loans to consumers .....  | 237                                  | 233 475                 | 106 574                       | 45.6                                 | .9                              | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans .....  | 1 193                                | 1 806 649               | 847 007                       | 46.9                                 | 7.1                             | X  |
|            | 55056             | Home equity loans .....   | 259                                  | 472 071                 | 27 474                        | 5.8                                  | .2                              | X  |
|            | 55057             | Vehicle loans .....   | 34                                   | 217 373                 | 30 805                        | 14.2                                 | .3                              | X  |
|            | 55058             | Other loans to consumers .....  | 108                                  | 83 295                  | 41 878                        | 50.3                                 | .4                              | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....  | 762                                  | 2 315 298               | 1 579 158                     | 68.2                                 | 13.2                            | X  |
|            | 55061             | Home equity loans .....   | 105                                  | 293 294                 | 52 750                        | 18.0                                 | .4                              | X  |
|            | 55062             | Vehicle loans .....   | 55                                   | 212 826                 | 12 106                        | 5.7                                  | .1                              | X  |
|            | 55063             | Other loans to consumers .....  | 185                                  | 532 875                 | 211 586                       | 39.7                                 | 1.8                             | X  |
|            | 55070             | Loans to consumers - unsecured .....  | 7 389                                | 2 548 386               | 2 234 972                     | 87.7                                 | 18.7                            | 70.0                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55071             | Personal lines of credit .....  | 143                                  | 64 046                  | 35 786                        | 55.9                                 | .3                              | X  |
|            | 55074             | Other loans to consumers .....  | 5 984                                | 1 648 274               | 1 434 256                     | 87.0                                 | 12.0                            | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55075             | Personal lines of credit .....  | 32                                   | 7 040                   | 1 786                         | 25.4                                 | .Z                              | X  |
|            | 55078             | Other loans to consumers .....  | 2 808                                | 786 832                 | 84 158                        | 10.7                                 | .7                              | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55079             | Personal lines of credit .....  | 37                                   | 94 164                  | 82 784                        | 87.9                                 | .7                              | X  |
|            | 55083             | Other loans to consumers .....  | 3 773                                | 1 431 914               | 596 202                       | 41.6                                 | 5.0                             | X  |
|            |                   | Credit financing products, except loans:  |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....  | 19                                   | 2 989 977               | 2 983 467                     | 99.8                                 | 25.0                            | 70.1                                     |
|            | 55212             | Cardholder fees .....   | 13                                   | 2 987 382               | 417 717                       | 14.0                                 | 3.5                             | X  |
|            | 55213             | Merchant fees .....   | 8                                    | 2 988 942               | 805 538                       | 27.0                                 | 6.7                             | X  |
|            | 55240             | Leasing products .....  | 9                                    | 4 247                   | 528                           | 12.4                                 | .Z                              | X  |
|            | 55260             | All other credit financing products .....   | 77                                   | 39 686                  | 24 530                        | 61.8                                 | .2                              | 62.2                                     |
|            | 55261             | Interest income .....   | 22                                   | 8 980                   | 2 415                         | 26.9                                 | .Z                              | X  |
|            | 55262             | Fees .....  | 65                                   | 32 186                  | 22 115                        | 68.7                                 | .2                              | X  |
|            |                   | Brokering and dealing products - derivative contracts:  |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded .....  | 43                                   | 87 280                  | 12 074                        | 13.8                                 | .1                              | 69.3                                     |
|            | 55711             | Fees and commissions .....  | 41                                   | 86 395                  | 11 135                        | 12.9                                 | .1                              | X  |
|            | 55720             | Option contracts, exchange-traded .....   | 11                                   | 1 961                   | 1 692                         | 86.3                                 | .Z                              | 61.0                                     |
|            | 55721             | Fees and commissions .....  | 11                                   | 1 961                   | 1 618                         | 82.5                                 | .Z                              | X  |
|            | 55730             | Forward contracts, traded over-the-counter .....  | 22                                   | 4 239                   | 4 138                         | 97.6                                 | .Z                              | 65.3                                     |
|            | 55731             | Fees and commissions .....  | 22                                   | 4 239                   | 4 138                         | 97.6                                 | .Z                              | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....   | 47                                   | 18 628                  | 15 849                        | 85.1                                 | .1                              | 67.6                                     |
|            | 55761             | Fees and commissions .....  | 47                                   | 18 628                  | 15 849                        | 85.1                                 | .1                              | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates ..... | 34                                   | 15 423                  | 2 662                         | 17.3                                 | .Z                              | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....                       | 18                                   | 110 490                 | 65 154                        | 59.0                                 | .5                              | X  |
|            |                   | Deposit account related products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57010             | Fees for bundled deposit account services .....   | 17                                   | 18 525                  | 16 258                        | 87.8                                 | .1                              | X  |
|            | 57020             | Fees for individual deposit account services .....  | 244                                  | 217 797                 | 34 369                        | 15.8                                 | .3                              | 66.4                                     |
|            | 57021             | ATM charges and other electronic transaction fees .....   | 184                                  | 171 197                 | 17 073                        | 10.0                                 | .1                              | X  |
|            | 57022             | Other deposit account service fees .....  | 126                                  | 137 718                 | 17 296                        | 12.6                                 | .1                              | X  |
|            |                   | Cash handling and management products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees .....   | 353                                  | 131 017                 | 92 217                        | 70.4                                 | .8                              | 68.7                                     |
|            | 57111             | Fees for bundled services .....   | 43                                   | 40 040                  | 23 673                        | 59.1                                 | .2                              | X  |
|            | 57112             | Fees for individual services .....  | 322                                  | 108 403                 | 68 544                        | 63.2                                 | .6                              | X  |
|            | 57120             | Correspondent account products service fees .....   | 21                                   | 9 180                   | 2 760                         | 30.1                                 | .Z                              | X  |
|            | 57130             | Other cash handling and management product fees .....   | 393                                  | 152 185                 | 101 972                       | 67.0                                 | .9                              | X  |
|            |                   | Document payment products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57210             | Cashier's and certified check fees .....  | 1 005                                | 510 011                 | 349 063                       | 68.4                                 | 2.9                             | X  |
|            | 57220             | Money order fees .....  | 2 553                                | 1 787 894               | 517 145                       | 28.9                                 | 4.3                             | X  |
|            | 57230             | Travelers' check fees .....   | 153                                  | 91 435                  | 11 234                        | 12.3                                 | .1                              | X  |
|            | 57240             | Other fees .....  | 3 115                                | 1 805 450               | 1 011 706                     | 56.0                                 | 8.5                             | X  |
|            | 57310             | Foreign currency exchange fees - retail .....   | 90                                   | 50 428                  | 1 467                         | 2.9                                  | .Z                              | X  |
|            |                   | Management of financial market and clearing products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees .....  | 21                                   | 9 920                   | 8 088                         | 81.5                                 | .1                              | X  |
|            |                   | Automated clearinghouse (ACH) products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57610             | ACH payroll deposit fees .....  | 6                                    | 1 567                   | 451                           | 28.8                                 | .Z                              | X  |
|            | 57620             | ACH bill and utility payment fees .....   | 293                                  | 153 500                 | 11 336                        | 7.4                                  | .1                              | X  |
|            | 57630             | Other ACH fees .....  | 104                                  | 60 221                  | 10 880                        | 18.1                                 | .1                              | X  |

See footnotes at end of table.



**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line   | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 52239      |                   | Other activities related to credit intermediation—Con.  |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management products:<br>Financial planning and investment management services for businesses and government ..... | 16                                   | 10 117                  | 7 869                         | 77.8                                 | .1                              | X  |
|            | 57720             | Financial planning and investment management services for individuals .....   | 19                                   | 33 834                  | 32 416                        | 95.8                                 | .3                              | X  |
|            | 57810             | Other products supporting financial services - fees .....   | 1 240                                | 865 719                 | 167 687                       | 19.4                                 | 1.4                             | X  |
| 522390     |                   | Other activities related to credit intermediation .....   | 12 668                               | X                       | 11 947 928                    | X                                    | 100.0                           | 70.2                                     |
|            |                   | Loan income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....   | 265                                  | 367 643                 | 251 801                       | 68.5                                 | 2.1                             | 69.6                                     |
|            | 55011             | Interest income .....   | 130                                  | 260 823                 | 96 737                        | 37.1                                 | .8                              | X  |
|            | 55012             | Origination fees .....  | 133                                  | 150 676                 | 105 087                       | 69.7                                 | .9                              | X  |
|            | 55013             | Other fees .....  | 130                                  | 162 123                 | 49 977                        | 30.8                                 | .4                              | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....  | 288                                  | 813 050                 | 442 210                       | 54.4                                 | 3.7                             | 69.6                                     |
|            | 55021             | Interest income .....   | 165                                  | 630 493                 | 167 641                       | 26.6                                 | 1.4                             | X  |
|            | 55022             | Origination fees .....  | 168                                  | 310 146                 | 98 706                        | 31.8                                 | .8                              | X  |
|            | 55023             | Other fees .....  | 157                                  | 403 906                 | 175 863                       | 43.5                                 | 1.5                             | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....  | 150                                  | 141 535                 | 83 647                        | 59.1                                 | .7                              | 66.4                                     |
|            | 55031             | Interest income .....   | 79                                   | 64 167                  | 46 198                        | 72.0                                 | .4                              | X  |
|            | 55032             | Origination fees .....  | 69                                   | 22 859                  | 20 855                        | 91.2                                 | .2                              | X  |
|            | 55033             | Other fees .....  | 47                                   | 62 464                  | 16 594                        | 26.6                                 | .1                              | X  |
|            | 55040             | Loans to governments .....  | 19                                   | 17 374                  | 13 675                        | 78.7                                 | .1                              | 69.2                                     |
|            | 55041             | Interest income .....   | 13                                   | 6 391                   | 522                           | 8.2                                  | Z                               | X  |
|            | 55042             | Origination fees .....  | 7                                    | 13 509                  | 12 938                        | 95.8                                 | .1                              | X  |
|            | 55050             | Loans to consumers - secured .....  | 2 232                                | 3 724 763               | 3 431 402                     | 92.1                                 | 28.7                            | 67.8                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55051             | Residential mortgage loans .....  | 559                                  | 1 124 480               | 405 597                       | 36.1                                 | 3.4                             | X  |
|            | 55052             | Home equity loans .....   | 103                                  | 314 134                 | 21 570                        | 6.9                                  | .2                              | X  |
|            | 55053             | Vehicle loans .....   | 151                                  | 125 643                 | 94 897                        | 75.5                                 | .8                              | X  |
|            | 55054             | Other loans to consumers .....  | 237                                  | 233 475                 | 106 574                       | 45.6                                 | .9                              | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55055             | Residential mortgage loans .....  | 1 193                                | 1 806 649               | 847 007                       | 46.9                                 | 7.1                             | X  |
|            | 55056             | Home equity loans .....   | 259                                  | 472 071                 | 27 474                        | 5.8                                  | .2                              | X  |
|            | 55057             | Vehicle loans .....   | 34                                   | 217 373                 | 30 805                        | 14.2                                 | .3                              | X  |
|            | 55058             | Other loans to consumers .....  | 108                                  | 83 295                  | 41 878                        | 50.3                                 | .4                              | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55059             | Residential mortgage loans .....  | 762                                  | 2 315 298               | 1 579 158                     | 68.2                                 | 13.2                            | X  |
|            | 55061             | Home equity loans .....   | 105                                  | 293 294                 | 52 750                        | 18.0                                 | .4                              | X  |
|            | 55062             | Vehicle loans .....   | 55                                   | 212 826                 | 12 106                        | 5.7                                  | .1                              | X  |
|            | 55063             | Other loans to consumers .....  | 185                                  | 532 875                 | 211 586                       | 39.7                                 | 1.8                             | X  |
|            | 55070             | Loans to consumers - unsecured .....  | 7 389                                | 2 548 386               | 2 234 972                     | 87.7                                 | 18.7                            | 70.0                                     |
|            |                   | Interest income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55071             | Personal lines of credit .....  | 143                                  | 64 046                  | 35 786                        | 55.9                                 | .3                              | X  |
|            | 55074             | Other loans to consumers .....  | 5 984                                | 1 648 274               | 1 434 256                     | 87.0                                 | 12.0                            | X  |
|            |                   | Origination fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55075             | Personal lines of credit .....  | 32                                   | 7 040                   | 1 786                         | 25.4                                 | Z                               | X  |
|            | 55078             | Other loans to consumers .....  | 2 808                                | 786 832                 | 84 158                        | 10.7                                 | .7                              | X  |
|            |                   | Other fees:   |                                      |                         |                               |                                      |                                 |  |
|            | 55079             | Personal lines of credit .....  | 37                                   | 94 164                  | 82 784                        | 87.9                                 | .7                              | X  |
|            | 55083             | Other loans to consumers .....  | 3 773                                | 1 431 914               | 596 202                       | 41.6                                 | 5.0                             | X  |
|            |                   | Credit financing products, except loans:  |                                      |                         |                               |                                      |                                 |  |
|            | 55210             | Credit card cardholder and merchant fees .....  | 19                                   | 2 989 977               | 2 983 467                     | 99.8                                 | 25.0                            | 70.1                                     |
|            | 55212             | Cardholder fees .....   | 13                                   | 2 987 382               | 417 717                       | 14.0                                 | 3.5                             | X  |
|            | 55213             | Merchant fees .....   | 8                                    | 2 988 942               | 805 538                       | 27.0                                 | 6.7                             | X  |
|            | 55240             | Leasing products .....  | 9                                    | 4 247                   | 528                           | 12.4                                 | Z                               | X  |
|            | 55260             | All other credit financing products .....   | 77                                   | 39 686                  | 24 530                        | 61.8                                 | .2                              | 62.2                                     |
|            | 55261             | Interest income .....   | 22                                   | 8 980                   | 2 415                         | 26.9                                 | Z                               | X  |
|            | 55262             | Fees .....  | 65                                   | 32 186                  | 22 115                        | 68.7                                 | .2                              | X  |
|            |                   | Brokering and dealing products - derivative contracts:  |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded .....  | 43                                   | 87 280                  | 12 074                        | 13.8                                 | .1                              | 69.3                                     |
|            | 55711             | Fees and commissions .....  | 41                                   | 86 395                  | 11 135                        | 12.9                                 | .1                              | X  |
|            | 55720             | Option contracts, exchange-traded .....   | 11                                   | 1 961                   | 1 692                         | 86.3                                 | Z                               | 61.0                                     |
|            | 55721             | Fees and commissions .....  | 11                                   | 1 961                   | 1 618                         | 82.5                                 | Z                               | X  |
|            | 55730             | Forward contracts, traded over-the-counter .....  | 22                                   | 4 239                   | 4 138                         | 97.6                                 | Z                               | 65.3                                     |
|            | 55731             | Fees and commissions .....  | 22                                   | 4 239                   | 4 138                         | 97.6                                 | Z                               | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....   | 47                                   | 18 628                  | 15 849                        | 85.1                                 | .1                              | 67.6                                     |
|            | 55761             | Fees and commissions .....  | 47                                   | 18 628                  | 15 849                        | 85.1                                 | .1                              | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....                                     | 34                                   | 15 423                  | 2 662                         | 17.3                                 | Z                               | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....   | 18                                   | 110 490                 | 65 154                        | 59.0                                 | .5                              | X  |
|            |                   | Deposit account related products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57010             | Fees for bundled deposit account services .....   | 17                                   | 18 525                  | 16 258                        | 87.8                                 | .1                              | X  |
|            | 57020             | Fees for individual deposit account services .....  | 244                                  | 217 797                 | 34 369                        | 15.8                                 | .3                              | 66.4                                     |
|            | 57021             | ATM charges and other electronic transaction fees .....   | 184                                  | 171 197                 | 17 073                        | 10.0                                 | .1                              | X  |
|            | 57022             | Other deposit account service fees .....  | 126                                  | 137 718                 | 17 296                        | 12.6                                 | .1                              | X  |
|            |                   | Cash handling and management products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57110             | Business account and cash management service fees .....   | 353                                  | 131 017                 | 92 217                        | 70.4                                 | .8                              | 68.7                                     |
|            | 57111             | Fees for bundled services .....   | 43                                   | 40 040                  | 23 673                        | 59.1                                 | .2                              | X  |
|            | 57112             | Fees for individual services .....  | 322                                  | 108 403                 | 68 544                        | 63.2                                 | .6                              | X  |
|            | 57120             | Correspondent account products service fees .....   | 21                                   | 9 180                   | 2 760                         | 30.1                                 | Z                               | X  |
|            | 57130             | Other cash handling and management product fees .....   | 393                                  | 152 185                 | 101 972                       | 67.0                                 | .9                              | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 522390     |                   | Other activities related to credit intermediation—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 57210             | Document payment products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57220             | Cashier's and certified check fees .....   | 1 005                                | 510 011                 | 349 063                       | 68.4                                 | 2.9                             | X  |
|            | 57230             | Money order fees .....   | 2 553                                | 1 787 894               | 517 145                       | 28.9                                 | 4.3                             | X  |
|            | 57240             | Travelers' check fees .....  | 153                                  | 91 435                  | 11 234                        | 12.3                                 | .1                              | X  |
|            | 57240             | Other fees .....   | 3 115                                | 1 805 450               | 1 011 706                     | 56.0                                 | 8.5                             | X  |
|            | 57310             | Foreign currency exchange fees - retail .....  | 90                                   | 50 428                  | 1 467                         | 2.9                                  | Z                               | X  |
|            | 57510             | Management of financial market and clearing products:  |                                      |                         |                               |                                      |                                 |  |
|            |                   | Payment clearing and settlement fees .....   | 21                                   | 9 920                   | 8 088                         | 81.5                                 | .1                              | X  |
|            | 57610             | Automated clearinghouse (ACH) products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57620             | ACH payroll deposit fees .....   | 6                                    | 1 567                   | 451                           | 28.8                                 | Z                               | X  |
|            | 57630             | ACH bill and utility payment fees .....  | 293                                  | 153 500                 | 11 336                        | 7.4                                  | .1                              | X  |
|            | 57630             | Other ACH fees .....   | 104                                  | 60 221                  | 10 880                        | 18.1                                 | .1                              | X  |
|            | 57710             | Financial planning and investment management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57720             | Financial planning and investment management services for businesses and government .....                                      | 16                                   | 10 117                  | 7 869                         | 77.8                                 | .1                              | X  |
|            | 57810             | Financial planning and investment management services for individuals .....  | 19                                   | 33 834                  | 32 416                        | 95.8                                 | .3                              | X  |
|            | 57810             | Other products supporting financial services - fees .....  | 1 240                                | 865 719                 | 167 687                       | 19.4                                 | 1.4                             | X  |
| 523        |                   | Securities, commodity contracts, other financial investments, and related activities .....                                     | 72 338                               | X                       | 316 275 155                   | X                                    | 100.0                           | 80.1                                     |
|            | 55010             | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55020             | Loans to financial businesses .....  | 1 171                                | 6 687 143               | 1 153 087                     | 17.2                                 | .4                              | X  |
|            | 55030             | Loans to nonfinancial businesses - secured .....   | 1 340                                | 3 018 451               | 880 867                       | 29.2                                 | .3                              | X  |
|            | 55040             | Loans to nonfinancial businesses - unsecured .....   | 1 027                                | 3 528 539               | 446 267                       | 12.6                                 | .1                              | X  |
|            | 55040             | Loans to governments .....   | 416                                  | 716 383                 | 59 143                        | 8.3                                  | Z                               | X  |
|            | 55310             | Securities origination products:   |                                      |                         |                               |                                      |                                 |  |
|            | 55320             | Public offering products - equity securities .....   | 6 335                                | 98 185 032              | 6 764 853                     | 6.9                                  | 2.1                             | X  |
|            | 55330             | Public offering products - debt securities .....   | 4 705                                | 80 759 422              | 5 942 503                     | 7.4                                  | 1.9                             | X  |
|            | 55340             | Private placement - equity securities .....  | 1 351                                | 43 867 604              | 1 405 336                     | 3.2                                  | .4                              | X  |
|            | 55340             | Private placement - debt securities .....  | 631                                  | 37 784 532              | 1 637 586                     | 4.3                                  | .5                              | X  |
|            | 55410             | Brokering and dealing products - debt instruments:   |                                      |                         |                               |                                      |                                 |  |
|            | 55420             | Negotiable certificates of deposit .....   | 6 082                                | 15 667 409              | 917 482                       | 5.9                                  | .3                              | X  |
|            | 55430             | Commercial paper issued by financial institutions .....  | 426                                  | 3 589 479               | 246 311                       | 6.9                                  | .1                              | X  |
|            | 55440             | Commercial paper issued by nonfinancial institutions .....   | 225                                  | 675 944                 | 79 666                        | 11.8                                 | Z                               | X  |
|            | 55450             | Bankers acceptance .....   | 103                                  | 222 529                 | 8 363                         | 3.8                                  | Z                               | X  |
|            | 55450             | Treasury bills .....   | 1 796                                | 34 042 680              | 1 675 854                     | 4.9                                  | .5                              | X  |
|            | 55460             | Other money market instruments .....   | 3 192                                | 18 822 948              | 840 044                       | 4.5                                  | .3                              | X  |
|            | 55470             | Corporate and trust notes and bonds .....  | 8 381                                | 64 141 181              | 4 477 182                     | 7.0                                  | 1.4                             | X  |
|            | 55480             | National government notes and bonds .....  | 7 047                                | 78 662 997              | 9 584 031                     | 12.2                                 | 3.0                             | X  |
|            | 55490             | State provincial and local governments notes and bonds .....   | 7 735                                | 73 244 256              | 4 522 654                     | 6.2                                  | 1.4                             | X  |
|            | 55610             | Brokering and dealing products, equities .....   | 31 501                               | 176 519 355             | 71 704 347                    | 40.6                                 | 22.7                            | X  |
|            | 55710             | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                      |                                 |  |
|            | 55720             | Futures contracts, exchange-traded .....   | 3 010                                | 55 988 303              | 6 885 596                     | 12.3                                 | 2.2                             | X  |
|            | 55730             | Option contracts, exchange-traded .....  | 5 529                                | 34 421 654              | 1 838 230                     | 5.3                                  | .6                              | X  |
|            | 55740             | Forward contracts, traded over-the-counter .....   | 385                                  | 3 564 205               | 285 677                       | 8.0                                  | .1                              | X  |
|            | 55750             | Swaps, traded over-the-counter .....   | 202                                  | 22 056 265              | 922 749                       | 4.2                                  | .3                              | X  |
|            | 55760             | Option contracts traded over-the-counter .....   | 2 785                                | 22 613 869              | 725 793                       | 3.2                                  | .2                              | X  |
|            | 55770             | Other derivative contracts, traded over-the-counter .....  | 321                                  | 18 767 290              | 944 301                       | 5.0                                  | .3                              | X  |
|            | 55910             | Brokering and dealing foreign currency fees - wholesale .....  | 291                                  | 905 324                 | 227 837                       | 25.2                                 | .1                              | X  |
|            | 56010             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts ..... | 15 479                               | 50 462 670              | 9 290 905                     | 18.4                                 | 2.9                             | X  |
|            | 56110             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....                | 3 682                                | 8 715 248               | 1 397 751                     | 16.0                                 | .4                              | X  |
|            | 56210             | Brokerage correspondent products - fees .....  | 455                                  | 2 867 107               | 272 258                       | 9.5                                  | .1                              | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....                     | 636                                  | 30 961 111              | 2 266 235                     | 7.3                                  | .7                              | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....   | 587                                  | 43 208 991              | 6 310 314                     | 14.6                                 | 2.0                             | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net .....                            | 508                                  | 12 279 502              | 791 427                       | 6.4                                  | .3                              | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....   | 1 350                                | 80 481 704              | 13 634 687                    | 16.9                                 | 4.3                             | X  |
|            | 56610             | Trading equities on own account - net gain (losses) .....  | 4 045                                | 80 107 117              | 5 129 475                     | 6.4                                  | 1.6                             | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses) .....   | 469                                  | 48 440 291              | 5 183 422                     | 10.7                                 | 1.6                             | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses) .....  | 256                                  | 39 860 317              | 744 575                       | 1.9                                  | .2                              | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....                                      | 883                                  | 53 398 156              | 1 823 697                     | 3.4                                  | .6                              | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....   | 2 819                                | 30 095 308              | 7 490 638                     | 24.9                                 | 2.4                             | X  |
|            | 57510             | Management of financial market and clearing products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57520             | Payment clearing and settlement fees .....   | 805                                  | 7 239 227               | 1 791 205                     | 24.7                                 | .6                              | X  |
|            | 57530             | Security and commodity contract trade execution, clearing and settlement fees .....  | 1 708                                | 16 842 714              | 1 937 769                     | 11.5                                 | .6                              | X  |
|            | 57540             | Access fees for security and commodity contract trade execution and clearing systems .....                                     | 112                                  | 4 319 295               | 542 243                       | 12.6                                 | .2                              | X  |
|            | 57540             | Security and commodity contract exchange and clearinghouse listing fees .....  | 84                                   | 3 653 757               | 1 082 292                     | 29.6                                 | .3                              | X  |
|            | 57710             | Financial planning and investment management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57720             | Financial planning and investment management services for businesses and government .....                                      | 11 755                               | 122 617 934             | 39 283 745                    | 32.0                                 | 12.4                            | X  |
|            | 57720             | Financial planning and investment management services for individuals .....  | 32 517                               | 148 002 242             | 69 795 461                    | 47.2                                 | 22.1                            | X  |
|            | 57810             | Other products supporting financial services - fees .....  | 17 233                               | 153 609 860             | 23 331 296                    | 15.2                                 | 7.4                             | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 5231       |                   | Securities and commodity contracts intermediation and brokerage .....  | 34 798                               | X                       | 212 236 041                   | X                                    | 100.0                           | 81.1                                     |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....  | 187                                  | 4 476 656               | 834 601                       | 18.6                                 | .4                              | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....   | 193                                  | 1 509 691               | 273 990                       | 18.1                                 | .1                              | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....   | 138                                  | 2 566 291               | 104 289                       | 4.1                                  | Z                               | X  |
|            | 55040             | Loans to governments .....   | 80                                   | 405 447                 | 12 005                        | 3.0                                  | Z                               | X  |
|            |                   | Securities origination products:   |                                      |                         |                               |                                      |                                 |  |
|            | 55310             | Public offering products - equity securities .....   | 5 956                                | 96 318 460              | 6 577 978                     | 6.8                                  | 3.1                             | X  |
|            | 55320             | Public offering products - debt securities .....   | 4 488                                | 79 253 944              | 5 816 377                     | 7.3                                  | 2.7                             | X  |
|            | 55330             | Private placement - equity securities .....  | 1 162                                | 43 677 886              | 1 342 741                     | 3.1                                  | .6                              | X  |
|            | 55340             | Private placement - debt securities .....  | 565                                  | 37 764 804              | 1 633 610                     | 4.3                                  | .8                              | X  |
|            |                   | Brokering and dealing products - debt instruments:   |                                      |                         |                               |                                      |                                 |  |
|            | 55410             | Negotiable certificates of deposit .....   | 5 507                                | 15 255 470              | 753 091                       | 4.9                                  | .4                              | X  |
|            | 55420             | Commercial paper issued by financial institutions .....  | 298                                  | 3 521 089               | 235 898                       | 6.7                                  | .1                              | X  |
|            | 55430             | Commercial paper issued by nonfinancial institutions .....   | 122                                  | 625 811                 | 75 889                        | 12.1                                 | Z                               | X  |
|            | 55440             | Bankers acceptance .....   | 41                                   | 208 778                 | 4 441                         | 2.1                                  | Z                               | X  |
|            | 55450             | Treasury bills .....   | 1 445                                | 33 279 704              | 1 605 306                     | 4.8                                  | .8                              | X  |
|            | 55460             | Other money market instruments .....   | 2 307                                | 16 274 574              | 728 264                       | 4.5                                  | .3                              | X  |
|            | 55470             | Corporate and trust notes and bonds .....  | 7 534                                | 62 606 971              | 4 313 945                     | 6.9                                  | 2.0                             | X  |
|            | 55480             | National government notes and bonds .....  | 6 386                                | 78 099 978              | 9 447 247                     | 12.1                                 | 4.5                             | X  |
|            | 55490             | State provincial and local governments notes and bonds .....   | 7 106                                | 72 597 875              | 4 444 429                     | 6.1                                  | 2.1                             | X  |
|            | 55610             | Brokering and dealing products, equities .....   | 24 562                               | 166 847 122             | 68 172 132                    | 40.9                                 | 32.1                            | X  |
|            |                   | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded .....   | 2 494                                | 54 061 325              | 6 493 724                     | 12.0                                 | 3.1                             | X  |
|            | 55720             | Option contracts, exchange-traded .....  | 5 111                                | 33 839 857              | 1 691 147                     | 5.0                                  | .8                              | X  |
|            | 55730             | Forward contracts, traded over-the-counter .....   | 233                                  | 3 480 862               | 242 309                       | 7.0                                  | .1                              | X  |
|            | 55740             | Swaps, traded over-the-counter .....   | 110                                  | 21 785 911              | 877 939                       | 4.0                                  | .4                              | X  |
|            | 55750             | Option contracts traded over-the-counter .....   | 2 680                                | 22 506 346              | 688 035                       | 3.1                                  | .3                              | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....  | 212                                  | 18 682 270              | 933 291                       | 5.0                                  | .4                              | X  |
|            | 55810             | Brokering and dealing foreign currency fees - wholesale .....  | 268                                  | 834 731                 | 226 653                       | 27.2                                 | .1                              | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts ..... | 13 866                               | 47 180 875              | 8 649 595                     | 18.3                                 | 4.1                             | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....                | 3 319                                | 7 421 525               | 992 737                       | 13.4                                 | .5                              | X  |
|            | 56110             | Brokerage correspondent products - fees .....  | 377                                  | 2 792 600               | 250 772                       | 9.0                                  | .1                              | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....                     | 556                                  | 29 073 498              | 1 850 517                     | 6.4                                  | .9                              | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....   | 516                                  | 41 222 816              | 6 034 415                     | 14.6                                 | 2.8                             | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net .....                            | 463                                  | 11 930 577              | 724 277                       | 6.1                                  | .3                              | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....   | 744                                  | 75 670 418              | 12 645 681                    | 16.7                                 | 6.0                             | X  |
|            | 56610             | Trading equities on own account - net gain (losses) .....  | 1 985                                | 75 654 769              | 4 222 031                     | 5.6                                  | 2.0                             | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses) .....   | 327                                  | 47 734 473              | 4 873 034                     | 10.2                                 | 2.3                             | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses) .....  | 222                                  | 39 764 165              | 728 105                       | 1.8                                  | .3                              | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....                                      | 347                                  | 48 127 640              | 1 350 952                     | 2.8                                  | .6                              | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....   | 1 101                                | 22 014 348              | 467 366                       | 2.1                                  | .2                              | X  |
|            |                   | Management of financial market and clearing products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees .....   | 502                                  | 4 686 710               | 464 091                       | 9.9                                  | .2                              | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees .....  | 1 490                                | 11 033 573              | 556 798                       | 5.0                                  | .3                              | X  |
|            | 57530             | Access fees for security and commodity contract trade execution and clearing systems .....                                     | 65                                   | 1 906 688               | 23 779                        | 1.2                                  | Z                               | X  |
|            | 57540             | Security and commodity contract exchange and clearinghouse listing fees .....  | 37                                   | 1 377 511               | 14 895                        | 1.1                                  | Z                               | X  |
|            |                   | Financial planning and investment management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government .....                                      | 2 402                                | 88 485 434              | 14 615 181                    | 16.5                                 | 6.9                             | X  |
|            | 57720             | Financial planning and investment management services for individuals .....  | 11 934                               | 84 335 910              | 17 858 220                    | 21.2                                 | 8.4                             | X  |
|            | 57810             | Other products supporting financial services - fees .....  | 11 428                               | 122 489 951             | 18 384 263                    | 15.0                                 | 8.7                             | X  |
| 52311      |                   | Investment banking and securities dealing .....  | 4 665                                | X                       | 98 929 633                    | X                                    | 100.0                           | 87.1                                     |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....  | 80                                   | 3 226 299               | 682 342                       | 21.1                                 | .7                              | 64.2                                     |
|            | 55011             | Interest income .....  | 77                                   | 3 202 784               | 681 806                       | 21.3                                 | .7                              | X  |
|            | 55012             | Origination fees .....   | 11                                   | 26 091                  | 505                           | 1.9                                  | Z                               | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....   | 97                                   | 1 226 668               | 230 216                       | 18.8                                 | .2                              | 87.1                                     |
|            | 55021             | Interest income .....  | 87                                   | 1 224 895               | 197 732                       | 16.1                                 | .2                              | X  |
|            | 55022             | Origination fees .....   | 40                                   | 48 378                  | 21 364                        | 44.2                                 | Z                               | X  |
|            | 55023             | Other fees .....   | 35                                   | 166 831                 | 11 120                        | 6.7                                  | Z                               | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....   | 47                                   | 2 115 294               | 78 855                        | 3.7                                  | .1                              | 69.8                                     |
|            | 55031             | Interest income .....  | 46                                   | 2 114 424               | 73 905                        | 3.5                                  | .1                              | X  |
|            | 55033             | Other fees .....   | 14                                   | 8 491                   | 4 845                         | 57.1                                 | Z                               | X  |
|            | 55040             | Loans to governments .....   | 28                                   | 25 563                  | 4 352                         | 17.0                                 | Z                               | 84.9                                     |
|            | 55041             | Interest income .....  | 25                                   | 24 185                  | 2 958                         | 12.2                                 | Z                               | X  |
|            | 55043             | Other fees .....   | 9                                    | 2 736                   | 262                           | 9.6                                  | Z                               | X  |
|            |                   | Securities origination products:   |                                      |                         |                               |                                      |                                 |  |
|            | 55310             | Public offering products - equity securities .....   | 849                                  | 73 011 368              | 4 773 474                     | 6.5                                  | 4.8                             | X  |
|            | 55320             | Public offering products - debt securities .....   | 755                                  | 59 172 887              | 4 772 666                     | 8.1                                  | 4.8                             | X  |
|            | 55330             | Private placement - equity securities .....  | 448                                  | 34 794 931              | 1 194 891                     | 3.4                                  | 1.2                             | X  |
|            | 55340             | Private placement - debt securities .....  | 283                                  | 30 263 824              | 1 400 046                     | 4.6                                  | 1.4                             | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 52311      |                   | Investment banking and securities dealing—Con.   |                                      |                         |                               |                                      |                                 |  |
|            |                   | Brokering and dealing products - debt instruments:   |                                      |                         |                               |                                      |                                 |  |
|            | 55410             | Negotiable certificates of deposit   | 123                                  | 820 905                 | 207 238                       | 25.2                                 | .2                              | 72.2                                     |
|            | 55411             | Fees and commissions   | 98                                   | 695 486                 | 162 703                       | 23.4                                 | .2                              | X  |
|            | 55412             | Net gains (losses) in trading accounts, excluding interest income  | 17                                   | 120 942                 | 43 539                        | 36.0                                 | Z                               | X  |
|            | 55413             | Interest income from trading accounts  | 20                                   | 6 116                   | 996                           | 16.3                                 | Z                               | X  |
|            | 55420             | Commercial paper issued by financial institutions  | 28                                   | 1 089 442               | 16 145                        | 1.5                                  | Z                               | 71.5                                     |
|            | 55421             | Fees and commissions   | 20                                   | 37 798                  | 1 717                         | 4.5                                  | Z                               | X  |
|            | 55430             | Commercial paper issued by nonfinancial institutions   | 24                                   | 198 555                 | 40 956                        | 20.6                                 | Z                               | 69.6                                     |
|            | 55431             | Fees and commissions   | 24                                   | 198 555                 | 30 989                        | 15.6                                 | Z                               | X  |
|            | 55440             | Bankers acceptance   | 10                                   | 85 106                  | 1 820                         | 2.1                                  | Z                               | 87.0                                     |
|            | 55441             | Fees and commissions   | 7                                    | 57 312                  | 1 041                         | 1.8                                  | Z                               | X  |
|            | 55450             | Treasury bills   | 128                                  | 17 965 747              | 307 221                       | 1.7                                  | .3                              | 43.5                                     |
|            | 55451             | Fees and commissions   | 76                                   | 986 817                 | 32 497                        | 3.3                                  | Z                               | X  |
|            | 55452             | Net gains (losses) in trading accounts, excluding interest income  | 33                                   | 16 612 583              | 321 594                       | 1.9                                  | .3                              | X  |
|            | 55453             | Interest income from trading accounts  | 43                                   | 6 066 763               | -46 870                       | -8                                   | Z                               | X  |
|            | 55460             | Other money market instruments   | 157                                  | 3 908 250               | 103 627                       | 2.7                                  | .1                              | X  |
|            | 55470             | Corporate and trust notes and bonds  | 441                                  | 33 987 876              | 1 858 094                     | 5.5                                  | 1.9                             | 87.1                                     |
|            | 55471             | Fees and commissions   | 344                                  | 30 415 336              | 1 079 333                     | 3.5                                  | 1.1                             | X  |
|            | 55472             | Net gains (losses) in trading accounts, excluding interest income  | 128                                  | 30 804 164              | 588 678                       | 1.9                                  | .6                              | X  |
|            | 55473             | Interest income from trading accounts  | 113                                  | 4 684 345               | 189 069                       | 4.0                                  | .2                              | X  |
|            | 55474             | Margin interest  | 18                                   | 357 363                 | 1 014                         | .3                                   | Z                               | X  |
|            | 55480             | National government notes and bonds  | 345                                  | 42 502 611              | 4 936 731                     | 11.6                                 | 5.0                             | 63.0                                     |
|            | 55481             | Fees and commissions   | 251                                  | 37 032 541              | 2 796 628                     | 7.6                                  | 2.8                             | X  |
|            | 55482             | Net gains (losses) in trading accounts, excluding interest income  | 111                                  | 28 106 534              | 1 425 883                     | 5.1                                  | 1.4                             | X  |
|            | 55483             | Interest income from trading accounts  | 86                                   | 17 920 936              | 713 096                       | 4.0                                  | .7                              | X  |
|            | 55490             | State provincial and local governments notes and bonds   | 437                                  | 39 779 863              | 1 859 472                     | 4.7                                  | 1.9                             | 77.1                                     |
|            | 55491             | Fees and commissions   | 281                                  | 37 239 764              | 1 069 701                     | 2.9                                  | 1.1                             | X  |
|            | 55492             | Net gains (losses) in trading accounts, excluding interest income  | 159                                  | 26 660 520              | 559 381                       | 2.1                                  | .6                              | X  |
|            | 55493             | Interest income from trading accounts  | 179                                  | 13 197 553              | 229 496                       | 1.7                                  | .2                              | X  |
|            | 55494             | Margin interest  | 14                                   | 107 996                 | 894                           | .8                                   | Z                               | X  |
|            | 55610             | Brokering and dealing products, equities   | 2 137                                | 72 566 859              | 21 454 074                    | 29.6                                 | 21.7                            | 79.1                                     |
|            | 55611             | Fees and commissions   | 1 951                                | 70 930 043              | 13 832 922                    | 19.5                                 | 14.0                            | X  |
|            | 55612             | Net gains (losses) in trading accounts, excluding interest income  | 556                                  | 24 491 321              | 1 121 513                     | 4.6                                  | 1.1                             | X  |
|            | 55613             | Interest income from trading accounts  | 536                                  | 27 119 960              | 6 343 054                     | 23.4                                 | 6.4                             | X  |
|            | 55614             | Margin interest  | 233                                  | 16 826 990              | 156 585                       | .9                                   | .2                              | X  |
|            |                   | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded   | 234                                  | 26 870 661              | 2 133 903                     | 7.9                                  | 2.2                             | 87.0                                     |
|            | 55711             | Fees and commissions   | 184                                  | 24 586 595              | 335 142                       | 1.4                                  | .3                              | X  |
|            | 55712             | Net gains (losses) in trading accounts, excluding interest income  | 50                                   | 8 019 607               | 1 705 565                     | 21.3                                 | 1.7                             | X  |
|            | 55713             | Interest income from trading accounts  | 24                                   | 9 210 703               | 93 196                        | 1.0                                  | .1                              | X  |
|            | 55720             | Option contracts, exchange-traded  | 366                                  | 19 025 579              | 576 086                       | 3.0                                  | .6                              | 79.5                                     |
|            | 55721             | Fees and commissions   | 245                                  | 16 221 753              | 221 354                       | 1.4                                  | .2                              | X  |
|            | 55722             | Net gains (losses) in trading accounts, excluding interest income  | 129                                  | 3 055 222               | 248 757                       | 8.1                                  | .3                              | X  |
|            | 55723             | Interest income from trading accounts  | 72                                   | 10 094 676              | 104 885                       | 1.0                                  | .1                              | X  |
|            | 55724             | Margin interest  | 10                                   | 48 028                  | 1 090                         | 2.3                                  | Z                               | X  |
|            | 55730             | Forward contracts, traded over-the-counter   | 19                                   | 1 708 305               | 45 823                        | 2.7                                  | Z                               | 87.1                                     |
|            | 55731             | Fees and commissions   | 15                                   | 18 409                  | 15 688                        | 85.2                                 | Z                               | X  |
|            | 55732             | Net gains (losses) in trading accounts, excluding interest income  | 6                                    | 1 690 796               | 30 135                        | 1.8                                  | Z                               | X  |
|            | 55740             | Swaps, traded over-the-counter   | 39                                   | 20 666 005              | 812 067                       | 3.9                                  | .8                              | 80.4                                     |
|            | 55741             | Fees and commissions   | 32                                   | 20 656 631              | 433 801                       | 2.1                                  | .4                              | X  |
|            | 55742             | Net gains (losses) in trading accounts, excluding interest income  | 18                                   | 15 720 887              | 373 255                       | 2.4                                  | .4                              | X  |
|            | 55743             | Interest income from trading accounts  | 7                                    | 102 548                 | 4 748                         | 4.6                                  | Z                               | X  |
|            | 55750             | Option contracts traded over-the-counter   | 42                                   | 16 403 524              | 467 493                       | 2.9                                  | .5                              | 78.6                                     |
|            | 55751             | Fees and commissions   | 34                                   | 16 198 567              | 213 017                       | 1.3                                  | .2                              | X  |
|            | 55752             | Net gains (losses) in trading accounts, excluding interest income  | 19                                   | 15 319 079              | 252 801                       | 1.7                                  | .3                              | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter  | 57                                   | 15 495 383              | 241 808                       | 1.6                                  | .2                              | 79.6                                     |
|            | 55761             | Fees and commissions   | 57                                   | 15 495 383              | 241 808                       | 1.6                                  | .2                              | X  |
|            | 55810             | Brokering and dealing foreign currency fees - wholesale  | 6                                    | 2 802                   | 136                           | 4.9                                  | Z                               | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts | 370                                  | 19 423 367              | 1 663 209                     | 8.6                                  | 1.7                             | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates                | 52                                   | 519 609                 | 32 299                        | 6.2                                  | Z                               | X  |
|            | 56110             | Brokerage correspondent products - fees  | 73                                   | 200 185                 | 72 139                        | 36.0                                 | .1                              | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts                     | 198                                  | 21 640 577              | 1 632 835                     | 7.5                                  | 1.7                             | X  |
|            | 56310             | Repurchase agreements - net gains (losses)   | 195                                  | 34 183 186              | 4 302 800                     | 12.6                                 | 4.3                             | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net                            | 26                                   | 5 090 701               | 208 488                       | 4.1                                  | .2                              | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses)   | 268                                  | 57 544 869              | 10 635 162                    | 18.5                                 | 10.8                            | X  |
|            | 56610             | Trading equities on own account - net gain (losses)  | 473                                  | 55 343 488              | 2 513 845                     | 4.5                                  | 2.5                             | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses)   | 69                                   | 31 902 958              | 2 209 545                     | 6.9                                  | 2.2                             | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses)  | 20                                   | 29 008 711              | 239 869                       | .8                                   | .2                              | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses)                                      | 45                                   | 41 828 030              | 575 318                       | 1.4                                  | .6                              | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees   | 10                                   | 15 467 433              | 99 257                        | .6                                   | .1                              | X  |
|            |                   | Management of financial market and clearing products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees   | 53                                   | 170 559                 | 23 261                        | 13.6                                 | Z                               | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees  | 17                                   | 5 162 768               | 62 503                        | 1.2                                  | .1                              | X  |
|            | 57530             | Access fees for security and commodity contract trade execution and clearing systems                                     | 6                                    | 470 711                 | 4 967                         | 1.1                                  | Z                               | X  |
|            |                   | Financial planning and investment management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government                                      | 723                                  | 61 220 347              | 9 899 032                     | 16.2                                 | 10.0                            | X  |
|            | 57720             | Financial planning and investment management services for individuals  | 509                                  | 30 712 736              | 3 877 420                     | 12.6                                 | 3.9                             | X  |
|            | 57810             | Other products supporting financial services - fees  | 922                                  | 70 732 038              | 12 678 148                    | 17.9                                 | 12.8                            | X  |
| 523110     |                   | Investment banking and securities dealing  | 4 665                                | X                       | 98 929 633                    | X                                    | 100.0                           | 87.1                                     |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 523110     |                   | Investment banking and securities dealing—Con.   |                                      |                         |                               |                                      |                                 |  |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....  | 80                                   | 3 226 299               | 682 342                       | 21.1                                 | .7                              | 64.2                                     |
|            | 55011             | Interest income .....  | 77                                   | 3 202 784               | 681 806                       | 21.3                                 | .7                              | X  |
|            | 55012             | Origination fees .....   | 11                                   | 26 091                  | 505                           | 1.9                                  | Z                               | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....   | 97                                   | 1 226 668               | 230 216                       | 18.8                                 | .2                              | 87.1                                     |
|            | 55021             | Interest income .....  | 87                                   | 1 224 895               | 197 732                       | 16.1                                 | .2                              | X  |
|            | 55022             | Origination fees .....   | 40                                   | 48 378                  | 21 364                        | 44.2                                 | Z                               | X  |
|            | 55023             | Other fees .....   | 35                                   | 166 831                 | 11 120                        | 6.7                                  | Z                               | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....   | 47                                   | 2 115 294               | 78 855                        | 3.7                                  | .1                              | 69.8                                     |
|            | 55031             | Interest income .....  | 46                                   | 2 114 424               | 73 905                        | 3.5                                  | .1                              | X  |
|            | 55033             | Other fees .....   | 14                                   | 8 491                   | 4 845                         | 57.1                                 | Z                               | X  |
|            | 55040             | Loans to governments .....   | 28                                   | 25 563                  | 4 352                         | 17.0                                 | Z                               | 84.9                                     |
|            | 55041             | Interest income .....  | 25                                   | 24 185                  | 2 958                         | 12.2                                 | Z                               | X  |
|            | 55043             | Other fees .....   | 9                                    | 2 736                   | 262                           | 9.6                                  | Z                               | X  |
|            |                   | Securities origination products:   |                                      |                         |                               |                                      |                                 |  |
|            | 55310             | Public offering products - equity securities .....   | 849                                  | 73 011 368              | 4 773 474                     | 6.5                                  | 4.8                             | X  |
|            | 55320             | Public offering products - debt securities .....   | 755                                  | 59 172 887              | 4 772 666                     | 8.1                                  | 4.8                             | X  |
|            | 55330             | Private placement - equity securities .....  | 448                                  | 34 794 931              | 1 194 891                     | 3.4                                  | 1.2                             | X  |
|            | 55340             | Private placement - debt securities .....  | 283                                  | 30 263 824              | 1 400 046                     | 4.6                                  | 1.4                             | X  |
|            |                   | Brokering and dealing products - debt instruments:   |                                      |                         |                               |                                      |                                 |  |
|            | 55410             | Negotiable certificates of deposit .....   | 123                                  | 820 905                 | 207 238                       | 25.2                                 | .2                              | 72.2                                     |
|            | 55411             | Fees and commissions .....   | 98                                   | 695 486                 | 162 703                       | 23.4                                 | .2                              | X  |
|            | 55412             | Net gains (losses) in trading accounts, excluding interest income .....  | 17                                   | 120 942                 | 43 539                        | 36.0                                 | Z                               | X  |
|            | 55413             | Interest income from trading accounts .....  | 20                                   | 6 116                   | 996                           | 16.3                                 | Z                               | X  |
|            | 55420             | Commercial paper issued by financial institutions .....  | 28                                   | 1 089 442               | 16 145                        | 1.5                                  | Z                               | 71.5                                     |
|            | 55421             | Fees and commissions .....   | 20                                   | 37 798                  | 1 717                         | 4.5                                  | Z                               | X  |
|            | 55430             | Commercial paper issued by nonfinancial institutions .....   | 24                                   | 198 555                 | 40 956                        | 20.6                                 | Z                               | 69.6                                     |
|            | 55431             | Fees and commissions .....   | 24                                   | 198 555                 | 30 989                        | 15.6                                 | Z                               | X  |
|            | 55440             | Bankers acceptance .....   | 10                                   | 85 106                  | 1 820                         | 2.1                                  | Z                               | 87.0                                     |
|            | 55441             | Fees and commissions .....   | 7                                    | 57 312                  | 1 041                         | 1.8                                  | Z                               | X  |
|            | 55450             | Treasury bills .....   | 128                                  | 17 965 747              | 307 221                       | 1.7                                  | .3                              | 43.5                                     |
|            | 55451             | Fees and commissions .....   | 76                                   | 986 817                 | 32 497                        | 3.3                                  | Z                               | X  |
|            | 55452             | Net gains (losses) in trading accounts, excluding interest income .....  | 33                                   | 16 612 583              | 321 594                       | 1.9                                  | .3                              | X  |
|            | 55453             | Interest income from trading accounts .....  | 43                                   | 6 066 763               | -46 870                       | -8                                   | Z                               | X  |
|            | 55460             | Other money market instruments .....   | 157                                  | 3 908 250               | 103 627                       | 2.7                                  | .1                              | X  |
|            | 55470             | Corporate and trust notes and bonds .....  | 441                                  | 33 987 876              | 1 858 094                     | 5.5                                  | 1.9                             | 87.1                                     |
|            | 55471             | Fees and commissions .....   | 344                                  | 30 415 336              | 1 079 333                     | 3.5                                  | 1.1                             | X  |
|            | 55472             | Net gains (losses) in trading accounts, excluding interest income .....  | 128                                  | 30 804 164              | 588 678                       | 1.9                                  | .6                              | X  |
|            | 55473             | Interest income from trading accounts .....  | 113                                  | 4 684 345               | 189 069                       | 4.0                                  | .2                              | X  |
|            | 55474             | Margin interest .....  | 18                                   | 357 363                 | 1 014                         | .3                                   | Z                               | X  |
|            | 55480             | National government notes and bonds .....  | 345                                  | 42 502 611              | 4 936 731                     | 11.6                                 | 5.0                             | 63.0                                     |
|            | 55481             | Fees and commissions .....   | 251                                  | 37 032 541              | 2 796 628                     | 7.6                                  | 2.8                             | X  |
|            | 55482             | Net gains (losses) in trading accounts, excluding interest income .....  | 111                                  | 28 106 534              | 1 425 883                     | 5.1                                  | 1.4                             | X  |
|            | 55483             | Interest income from trading accounts .....  | 86                                   | 17 920 936              | 713 096                       | 4.0                                  | .7                              | X  |
|            | 55490             | State provincial and local governments notes and bonds .....   | 437                                  | 39 779 863              | 1 859 472                     | 4.7                                  | 1.9                             | 77.1                                     |
|            | 55491             | Fees and commissions .....   | 281                                  | 37 239 764              | 1 069 701                     | 2.9                                  | 1.1                             | X  |
|            | 55492             | Net gains (losses) in trading accounts, excluding interest income .....  | 159                                  | 26 660 520              | 559 381                       | 2.1                                  | .6                              | X  |
|            | 55493             | Interest income from trading accounts .....  | 179                                  | 13 197 553              | 229 496                       | 1.7                                  | .2                              | X  |
|            | 55494             | Margin interest .....  | 14                                   | 107 996                 | 894                           | .8                                   | Z                               | X  |
|            | 55610             | Brokering and dealing products, equities .....   | 2 137                                | 72 566 859              | 21 454 074                    | 29.6                                 | 21.7                            | 79.1                                     |
|            | 55611             | Fees and commissions .....   | 1 951                                | 70 930 043              | 13 832 922                    | 19.5                                 | 14.0                            | X  |
|            | 55612             | Net gains (losses) in trading accounts, excluding interest income .....  | 556                                  | 24 491 321              | 1 121 513                     | 4.6                                  | 1.1                             | X  |
|            | 55613             | Interest income from trading accounts .....  | 536                                  | 27 119 960              | 6 343 054                     | 23.4                                 | 6.4                             | X  |
|            | 55614             | Margin interest .....  | 233                                  | 16 826 990              | 156 585                       | .9                                   | .2                              | X  |
|            |                   | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded .....   | 234                                  | 26 870 661              | 2 133 903                     | 7.9                                  | 2.2                             | 87.0                                     |
|            | 55711             | Fees and commissions .....   | 184                                  | 24 586 595              | 335 142                       | 1.4                                  | .3                              | X  |
|            | 55712             | Net gains (losses) in trading accounts, excluding interest income .....  | 50                                   | 8 019 607               | 1 705 565                     | 21.3                                 | 1.7                             | X  |
|            | 55713             | Interest income from trading accounts .....  | 24                                   | 9 210 703               | 93 196                        | 1.0                                  | .1                              | X  |
|            | 55720             | Option contracts, exchange-traded .....  | 366                                  | 19 025 579              | 576 086                       | 3.0                                  | .6                              | 79.5                                     |
|            | 55721             | Fees and commissions .....   | 245                                  | 16 221 753              | 221 354                       | 1.4                                  | .2                              | X  |
|            | 55722             | Net gains (losses) in trading accounts, excluding interest income .....  | 129                                  | 3 055 222               | 248 757                       | 8.1                                  | .3                              | X  |
|            | 55723             | Interest income from trading accounts .....  | 72                                   | 10 094 676              | 104 885                       | 1.0                                  | .1                              | X  |
|            | 55724             | Margin interest .....  | 10                                   | 48 028                  | 1 090                         | 2.3                                  | Z                               | X  |
|            | 55730             | Forward contracts, traded over-the-counter .....   | 19                                   | 1 708 305               | 45 823                        | 2.7                                  | Z                               | 87.1                                     |
|            | 55731             | Fees and commissions .....   | 15                                   | 18 409                  | 15 688                        | 85.2                                 | Z                               | X  |
|            | 55732             | Net gains (losses) in trading accounts, excluding interest income .....  | 6                                    | 1 690 796               | 30 135                        | 1.8                                  | Z                               | X  |
|            | 55740             | Swaps, traded over-the-counter .....   | 39                                   | 20 666 005              | 812 067                       | 3.9                                  | .8                              | 80.4                                     |
|            | 55741             | Fees and commissions .....   | 32                                   | 20 656 631              | 433 801                       | 2.1                                  | .4                              | X  |
|            | 55742             | Net gains (losses) in trading accounts, excluding interest income .....  | 18                                   | 15 720 887              | 373 255                       | 2.4                                  | .4                              | X  |
|            | 55743             | Interest income from trading accounts .....  | 7                                    | 102 548                 | 4 748                         | 4.6                                  | Z                               | X  |
|            | 55750             | Option contracts traded over-the-counter .....   | 42                                   | 16 403 524              | 467 493                       | 2.9                                  | .5                              | 78.6                                     |
|            | 55751             | Fees and commissions .....   | 34                                   | 16 198 567              | 213 017                       | 1.3                                  | .2                              | X  |
|            | 55752             | Net gains (losses) in trading accounts, excluding interest income .....  | 19                                   | 15 319 079              | 252 801                       | 1.7                                  | .3                              | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....  | 57                                   | 15 495 383              | 241 808                       | 1.6                                  | .2                              | 79.6                                     |
|            | 55761             | Fees and commissions .....   | 57                                   | 15 495 383              | 241 808                       | 1.6                                  | .2                              | X  |
|            | 55810             | Brokering and dealing foreign currency fees - wholesale .....  | 6                                    | 2 802                   | 136                           | 4.9                                  | Z                               | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts ..... | 370                                  | 19 423 367              | 1 663 209                     | 8.6                                  | 1.7                             | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....                | 52                                   | 519 609                 | 32 299                        | 6.2                                  | Z                               | X  |
|            | 56110             | Brokerage correspondent products - fees .....  | 73                                   | 200 185                 | 72 139                        | 36.0                                 | .1                              | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....                     | 198                                  | 21 640 577              | 1 632 835                     | 7.5                                  | 1.7                             | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....   | 195                                  | 34 183 186              | 4 302 800                     | 12.6                                 | 4.3                             | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net .....                            | 26                                   | 5 090 701               | 208 488                       | 4.1                                  | .2                              | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....   | 268                                  | 57 544 869              | 10 635 162                    | 18.5                                 | 10.8                            | X  |
|            | 56610             | Trading equities on own account - net gain (losses) .....  | 473                                  | 55 343 488              | 2 513 845                     | 4.5                                  | 2.5                             | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses) .....   | 69                                   | 31 902 958              | 2 209 545                     | 6.9                                  | 2.2                             | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line   | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 523110     |                   | Investment banking and securities dealing—Con.  |                                      |                         |                               |                                      |                                 |  |
|            | 56810             | Trading foreign currency on own account - net gain (losses).....                          | 20                                   | 29 008 711              | 239 869                       | .8                                   | .2                              | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses).....  | 45                                   | 41 828 030              | 575 318                       | 1.4                                  | .6                              | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees.....                         | 10                                   | 15 467 433              | 99 257                        | .6                                   | .1                              | X  |
|            |                   | Management of financial market and clearing products:                                     |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees.....   | 53                                   | 170 559                 | 23 261                        | 13.6                                 | Z                               | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees.....        | 17                                   | 5 162 768               | 62 503                        | 1.2                                  | .1                              | X  |
|            | 57530             | Access fees for security and commodity contract trade execution and clearing systems..... | 6                                    | 470 711                 | 4 967                         | 1.1                                  | Z                               | X  |
|            |                   | Financial planning and investment management products:                                    |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government.....  | 723                                  | 61 220 347              | 9 899 032                     | 16.2                                 | 10.0                            | X  |
|            | 57720             | Financial planning and investment management services for individuals.....                | 509                                  | 30 712 736              | 3 877 420                     | 12.6                                 | 3.9                             | X  |
|            | 57810             | Other products supporting financial services - fees.....                                  | 922                                  | 70 732 038              | 12 678 148                    | 17.9                                 | 12.8                            | X  |
| 52312      |                   | Securities brokerage.....   | 27 776                               | X                       | 107 198 773                   | X                                    | 100.0                           | 75.6                                     |
|            |                   | Loan income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses.....  | 95                                   | 1 223 926               | 150 047                       | 12.3                                 | .1                              | X  |
|            | 55020             | Loans to nonfinancial businesses - secured.....   | 88                                   | 282 450                 | 43 750                        | 15.5                                 | Z                               | 75.6                                     |
|            | 55021             | Interest income.....  | 49                                   | 264 930                 | 15 514                        | 5.9                                  | Z                               | X  |
|            | 55022             | Origination fees.....   | 22                                   | 4 793                   | 899                           | 18.8                                 | Z                               | X  |
|            | 55023             | Other fees.....   | 36                                   | 155 463                 | 27 337                        | 17.6                                 | Z                               | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured.....   | 72                                   | 375 150                 | 8 330                         | 2.2                                  | Z                               | 68.2                                     |
|            | 55031             | Interest income.....  | 66                                   | 294 210                 | 7 061                         | 2.4                                  | Z                               | X  |
|            | 55033             | Other fees.....   | 7                                    | 86 143                  | 885                           | 1.0                                  | Z                               | X  |
|            | 55040             | Loans to governments.....   | 46                                   | 377 632                 | 7 255                         | 1.9                                  | Z                               | 75.4                                     |
|            | 55041             | Interest income.....  | 46                                   | 377 632                 | 7 255                         | 1.9                                  | Z                               | X  |
|            |                   | Securities origination products:  |                                      |                         |                               |                                      |                                 |  |
|            | 55310             | Public offering products - equity securities.....   | 5 089                                | 23 291 782              | 1 794 268                     | 7.7                                  | 1.7                             | X  |
|            | 55320             | Public offering products - debt securities.....   | 3 729                                | 20 080 768              | 1 043 707                     | 5.2                                  | 1.0                             | X  |
|            | 55330             | Private placement - equity securities.....  | 706                                  | 8 879 444               | 147 166                       | 1.7                                  | .1                              | X  |
|            | 55340             | Private placement - debt securities.....  | 282                                  | 7 500 980               | 233 564                       | 3.1                                  | .2                              | X  |
|            |                   | Brokering and dealing products - debt instruments:  |                                      |                         |                               |                                      |                                 |  |
|            | 55410             | Negotiable certificates of deposit.....   | 5 377                                | 14 406 137              | 544 244                       | 3.8                                  | .5                              | 72.7                                     |
|            | 55411             | Fees and commissions.....   | 5 348                                | 13 373 575              | 409 327                       | 3.1                                  | .4                              | X  |
|            | 55412             | Net gains (losses) in trading accounts, excluding interest income.....                    | 84                                   | 3 247 002               | 71 130                        | 2.2                                  | .1                              | X  |
|            | 55413             | Interest income from trading accounts.....  | 60                                   | 1 437 140               | 54 996                        | 3.8                                  | 1.1                             | X  |
|            | 55414             | Margin interest.....  | 16                                   | 173 961                 | 8 791                         | 5.1                                  | Z                               | X  |
|            | 55420             | Commercial paper issued by financial institutions.....                                    | 268                                  | 2 429 877               | 219 399                       | 9.0                                  | .2                              | 75.5                                     |
|            | 55421             | Fees and commissions.....   | 251                                  | 1 371 659               | 208 273                       | 15.2                                 | .2                              | X  |
|            | 55422             | Net gains (losses) in trading accounts, excluding interest income.....                    | 27                                   | 692 026                 | 7 682                         | 1.1                                  | Z                               | X  |
|            | 55423             | Interest income from trading accounts.....  | 8                                    | 979 792                 | 3 444                         | 4.4                                  | Z                               | X  |
|            | 55430             | Commercial paper issued by nonfinancial institutions.....                                 | 98                                   | 427 256                 | 34 933                        | 8.2                                  | Z                               | 73.3                                     |
|            | 55431             | Fees and commissions.....   | 91                                   | 279 154                 | 6 178                         | 2.2                                  | Z                               | X  |
|            | 55440             | Bankers acceptance.....   | 29                                   | 123 610                 | 2 590                         | 2.1                                  | Z                               | 75.6                                     |
|            | 55441             | Fees and commissions.....   | 11                                   | 17 176                  | 431                           | 2.5                                  | Z                               | X  |
|            | 55442             | Net gains (losses) in trading accounts, excluding interest income.....                    | 18                                   | 106 434                 | 1 079                         | 1.0                                  | Z                               | X  |
|            | 55443             | Interest income from trading accounts.....  | 18                                   | 106 434                 | 1 080                         | 1.0                                  | Z                               | X  |
|            | 55450             | Treasury bills.....   | 1 309                                | 15 270 385              | 1 296 135                     | 8.5                                  | 1.2                             | 59.8                                     |
|            | 55451             | Fees and commissions.....   | 1 259                                | 14 834 876              | 1 071 514                     | 7.2                                  | 1.0                             | X  |
|            | 55452             | Net gains (losses) in trading accounts, excluding interest income.....                    | 59                                   | 740 668                 | 29 388                        | 4.0                                  | Z                               | X  |
|            | 55453             | Interest income from trading accounts.....  | 118                                  | 10 492 662              | 191 501                       | 1.8                                  | .2                              | X  |
|            | 55454             | Margin interest.....  | 7                                    | 99 551                  | 3 732                         | 3.7                                  | Z                               | X  |
|            | 55460             | Other money market instruments.....   | 2 141                                | 12 363 692              | 624 332                       | 5.1                                  | .6                              | 75.0                                     |
|            | 55461             | Fees and commissions.....   | 1 892                                | 11 341 337              | 425 959                       | 3.8                                  | .4                              | X  |
|            | 55462             | Net gains (losses) in trading accounts, excluding interest income.....                    | 157                                  | 2 216 895               | 40 978                        | 1.8                                  | Z                               | X  |
|            | 55463             | Interest income from trading accounts.....  | 223                                  | 8 164 180               | 155 781                       | 1.9                                  | .1                              | X  |
|            | 55464             | Margin interest.....  | 61                                   | 95 308                  | 1 614                         | 1.7                                  | Z                               | X  |
|            | 55470             | Corporate and trust notes and bonds.....  | 7 087                                | 28 591 498              | 2 453 742                     | 8.6                                  | 2.3                             | 75.5                                     |
|            | 55471             | Fees and commissions.....   | 6 894                                | 27 248 471              | 1 847 966                     | 6.8                                  | 1.7                             | X  |
|            | 55472             | Net gains (losses) in trading accounts, excluding interest income.....                    | 295                                  | 3 964 813               | 258 136                       | 6.5                                  | .2                              | X  |
|            | 55473             | Interest income from trading accounts.....  | 443                                  | 15 081 031              | 345 236                       | 2.3                                  | .3                              | X  |
|            | 55474             | Margin interest.....  | 271                                  | 297 661                 | 2 404                         | 8                                    | Z                               | X  |
|            | 55480             | National government notes and bonds.....  | 6 020                                | 35 551 676              | 4 504 546                     | 12.7                                 | 4.2                             | 74.9                                     |
|            | 55481             | Fees and commissions.....   | 5 830                                | 32 476 848              | 3 610 329                     | 11.1                                 | 3.4                             | X  |
|            | 55482             | Net gains (losses) in trading accounts, excluding interest income.....                    | 249                                  | 5 012 904               | 156 609                       | 3.1                                  | .7                              | X  |
|            | 55483             | Interest income from trading accounts.....  | 469                                  | 23 779 756              | 737 210                       | 3.1                                  | -.1                             | X  |
|            | 55484             | Margin interest.....  | 64                                   | 108 364                 | 398                           | 4.4                                  | Z                               | X  |
|            | 55490             | State provincial and local governments notes and bonds.....                               | 6 656                                | 32 740 396              | 2 575 787                     | 7.9                                  | 2.4                             | 75.3                                     |
|            | 55491             | Fees and commissions.....   | 6 449                                | 30 595 930              | 2 036 591                     | 6.7                                  | 1.9                             | X  |
|            | 55492             | Net gains (losses) in trading accounts, excluding interest income.....                    | 308                                  | 5 139 774               | 139 079                       | 2.7                                  | -.1                             | X  |
|            | 55493             | Interest income from trading accounts.....  | 580                                  | 19 986 408              | 398 359                       | 2.0                                  | .4                              | X  |
|            | 55494             | Margin interest.....  | 109                                  | 128 983                 | 1 758                         | 1.4                                  | Z                               | X  |
|            | 55610             | Brokering and dealing products, equities.....   | 22 164                               | 93 464 096              | 46 442 803                    | 49.7                                 | 43.3                            | 61.2                                     |
|            | 55611             | Fees and commissions.....   | 21 903                               | 91 798 202              | 37 192 084                    | 40.5                                 | 34.7                            | X  |
|            | 55612             | Net gains (losses) in trading accounts, excluding interest income.....                    | 3 825                                | 25 997 268              | 3 629 844                     | 14.0                                 | 3.4                             | X  |
|            | 55613             | Interest income from trading accounts.....  | 1 460                                | 31 731 210              | 3 086 975                     | 9.7                                  | 2.9                             | X  |
|            | 55614             | Margin interest.....  | 5 399                                | 16 431 319              | 2 533 900                     | 15.4                                 | 2.4                             | X  |
|            |                   | Brokering and dealing products - derivative contracts:                                    |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded.....   | 956                                  | 24 393 097              | 2 409 494                     | 9.9                                  | 2.2                             | 72.3                                     |
|            | 55711             | Fees and commissions.....   | 822                                  | 23 673 318              | 1 781 565                     | 7.5                                  | 1.7                             | X  |
|            | 55712             | Net gains (losses) in trading accounts, excluding interest income.....                    | 309                                  | 17 874 839              | 443 883                       | 2.5                                  | .4                              | X  |
|            | 55713             | Interest income from trading accounts.....  | 83                                   | 1 655 346               | 182 929                       | 11.1                                 | .2                              | X  |
|            | 55714             | Margin interest.....  | 29                                   | 154 966                 | 1 117                         | .7                                   | Z                               | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 52312      |                   | Securities brokerage—Con.  |                                      |                         |                               |                                      |                                 |  |
|            |                   | Brokering and dealing products - derivative contracts—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 55720             | Option contracts, exchange-traded .....  | 4 184                                | 13 086 141              | 615 865                       | 4.7                                  | .6                              | 72.8                                     |
|            | 55721             | Fees and commissions .....   | 4 130                                | 12 972 393              | 552 654                       | 4.3                                  | .5                              | X  |
|            | 55722             | Net gains (losses) in trading accounts, excluding interest income ...  | 56                                   | 1 503 742               | 29 998                        | 2.0                                  | Z                               | X  |
|            | 55723             | Interest income from trading accounts .....  | 72                                   | 1 579 834               | 29 332                        | 1.9                                  | Z                               | X  |
|            | 55724             | Margin interest .....  | 237                                  | 296 996                 | 3 881                         | 1.4                                  | Z                               | X  |
|            | 55730             | Forward contracts, traded over-the-counter .....   | 148                                  | 1 384 742               | 84 248                        | 6.1                                  | .1                              | 68.1                                     |
|            | 55731             | Fees and commissions .....   | 140                                  | 1 383 327               | 53 086                        | 3.8                                  | .1                              | X  |
|            | 55732             | Net gains (losses) in trading accounts, excluding interest income ...  | 22                                   | 1 073 152               | 10 158                        | 9                                    | Z                               | X  |
|            | 55733             | Interest income from trading accounts .....  | 19                                   | 1 071 864               | 20 965                        | 2.0                                  | Z                               | X  |
|            | 55740             | Swaps, traded over-the-counter .....   | 48                                   | 829 237                 | 52 175                        | 6.3                                  | Z                               | X  |
|            | 55750             | Option contracts traded over-the-counter .....   | 2 609                                | 5 980 611               | 148 541                       | 2.5                                  | .1                              | 75.6                                     |
|            | 55751             | Fees and commissions .....   | 2 604                                | 5 979 114               | 108 856                       | 1.8                                  | .1                              | X  |
|            | 55752             | Net gains (losses) in trading accounts, excluding interest income ...  | 23                                   | 1 304 476               | 13 170                        | 1.0                                  | Z                               | X  |
|            | 55753             | Interest income from trading accounts .....  | 24                                   | 1 304 629               | 26 507                        | 2.0                                  | Z                               | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....  | 125                                  | 3 084 270               | 683 349                       | 22.2                                 | .6                              | 74.8                                     |
|            | 55761             | Fees and commissions .....   | 123                                  | 3 083 592               | 648 863                       | 21.0                                 | .6                              | X  |
|            | 55762             | Net gains (losses) in trading accounts, excluding interest income ...  | 26                                   | 1 354 339               | 17 526                        | 1.3                                  | Z                               | X  |
|            | 55763             | Interest income from trading accounts .....  | 26                                   | 1 353 660               | 16 960                        | 1.3                                  | Z                               | X  |
|            | 55810             | Brokering and dealing foreign currency fees - wholesale .....  | 114                                  | 564 945                 | 55 305                        | 9.8                                  | .1                              | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts ..... | 13 489                               | 27 753 704              | 6 985 972                     | 25.2                                 | 6.5                             | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....                | 3 222                                | 6 457 306               | 542 442                       | 8.4                                  | .5                              | X  |
|            | 56110             | Brokerage correspondent products - fees .....  | 294                                  | 2 579 738               | 175 627                       | 6.8                                  | .2                              | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....                     | 353                                  | 7 210 190               | 214 952                       | 3.0                                  | .2                              | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....   | 310                                  | 6 584 639               | 1 678 161                     | 25.5                                 | 1.6                             | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net .....                            | 432                                  | 6 813 520               | 514 883                       | 7.6                                  | .5                              | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....   | 455                                  | 17 751 706              | 2 046 909                     | 11.5                                 | 1.9                             | X  |
|            | 56610             | Trading equities on own account - net gain (losses) .....  | 1 483                                | 20 266 641              | 1 704 547                     | 8.4                                  | 1.6                             | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses) .....   | 182                                  | 14 579 708              | 1 787 901                     | 12.3                                 | 1.7                             | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses) .....  | 81                                   | 10 507 808              | 322 356                       | 3.1                                  | .3                              | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....                                      | 135                                  | 5 266 987               | 157 575                       | 3.0                                  | .1                              | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....   | 1 084                                | 6 402 017               | 303 436                       | 4.7                                  | .3                              | X  |
|            |                   | Management of financial market and clearing products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees .....   | 413                                  | 4 229 594               | 246 907                       | 5.8                                  | .2                              | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees .....  | 1 354                                | 5 374 922               | 220 171                       | 4.1                                  | .2                              | X  |
|            | 57530             | Access fees for security and commodity contract trade execution and clearing systems .....                                     | 53                                   | 1 406 654               | 18 447                        | 1.3                                  | Z                               | X  |
|            | 57540             | Security and commodity contract exchange and clearinghouse listing fees .....  | 27                                   | 1 348 884               | 13 849                        | 1.0                                  | Z                               | X  |
|            |                   | Financial planning and investment management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government .....                                      | 1 643                                | 27 211 467              | 4 701 464                     | 17.3                                 | 4.4                             | X  |
|            | 57720             | Financial planning and investment management services for individuals .....  | 11 369                               | 53 158 832              | 13 823 068                    | 26.0                                 | 12.9                            | X  |
|            | 57810             | Other products supporting financial services - fees .....  | 10 344                               | 49 819 776              | 5 564 531                     | 11.2                                 | 5.2                             | X  |
| 523120     |                   | Securities brokerage .....   | 27 776                               | X                       | 107 198 773                   | X                                    | 100.0                           | 75.6                                     |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....  | 95                                   | 1 223 926               | 150 047                       | 12.3                                 | .1                              | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....   | 88                                   | 282 450                 | 43 750                        | 15.5                                 | Z                               | 75.6                                     |
|            | 55021             | Interest income .....  | 49                                   | 264 930                 | 15 514                        | 5.9                                  | Z                               | X  |
|            | 55022             | Origination fees .....   | 22                                   | 4 793                   | 899                           | 18.8                                 | Z                               | X  |
|            | 55023             | Other fees .....   | 36                                   | 155 463                 | 27 337                        | 17.6                                 | Z                               | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....   | 72                                   | 375 150                 | 8 330                         | 2.2                                  | Z                               | 68.2                                     |
|            | 55031             | Interest income .....  | 66                                   | 294 210                 | 7 061                         | 2.4                                  | Z                               | X  |
|            | 55033             | Other fees .....   | 7                                    | 86 143                  | 885                           | 1.0                                  | Z                               | X  |
|            | 55040             | Loans to governments .....   | 46                                   | 377 632                 | 7 255                         | 1.9                                  | Z                               | 75.4                                     |
|            | 55041             | Interest income .....  | 46                                   | 377 632                 | 7 255                         | 1.9                                  | Z                               | X  |
|            |                   | Securities origination products:   |                                      |                         |                               |                                      |                                 |  |
|            | 55310             | Public offering products - equity securities .....   | 5 089                                | 23 291 782              | 1 794 268                     | 7.7                                  | 1.7                             | X  |
|            | 55320             | Public offering products - debt securities .....   | 3 729                                | 20 080 768              | 1 043 707                     | 5.2                                  | 1.0                             | X  |
|            | 55330             | Private placement - equity securities .....  | 706                                  | 8 879 444               | 147 166                       | 1.7                                  | .1                              | X  |
|            | 55340             | Private placement - debt securities .....  | 282                                  | 7 500 980               | 233 564                       | 3.1                                  | .2                              | X  |
|            |                   | Brokering and dealing products - debt instruments:   |                                      |                         |                               |                                      |                                 |  |
|            | 55410             | Negotiable certificates of deposit .....   | 5 377                                | 14 406 137              | 544 244                       | 3.8                                  | .5                              | 72.7                                     |
|            | 55411             | Fees and commissions .....   | 5 348                                | 13 373 575              | 409 327                       | 3.1                                  | .4                              | X  |
|            | 55412             | Net gains (losses) in trading accounts, excluding interest income ...  | 64                                   | 3 247 002               | 71 130                        | 2.2                                  | .1                              | X  |
|            | 55413             | Interest income from trading accounts .....  | 60                                   | 1 437 140               | 54 996                        | 3.8                                  | .1                              | X  |
|            | 55414             | Margin interest .....  | 16                                   | 173 961                 | 8 791                         | 5.1                                  | Z                               | X  |
|            | 55420             | Commercial paper issued by financial institutions .....  | 268                                  | 2 429 877               | 219 399                       | 9.0                                  | .2                              | 75.5                                     |
|            | 55421             | Fees and commissions .....   | 251                                  | 1 371 659               | 208 273                       | 15.2                                 | .2                              | X  |
|            | 55422             | Net gains (losses) in trading accounts, excluding interest income ...  | 27                                   | 692 026                 | 7 682                         | 1.1                                  | Z                               | X  |
|            | 55423             | Interest income from trading accounts .....  | 8                                    | 979 792                 | 3 444                         | .4                                   | Z                               | X  |
|            | 55430             | Commercial paper issued by nonfinancial institutions .....   | 98                                   | 427 256                 | 34 933                        | 8.2                                  | Z                               | 73.3                                     |
|            | 55431             | Fees and commissions .....   | 91                                   | 279 154                 | 6 178                         | 2.2                                  | Z                               | X  |
|            | 55440             | Bankers acceptance .....   | 29                                   | 123 610                 | 2 590                         | 2.1                                  | Z                               | 75.6                                     |
|            | 55441             | Fees and commissions .....   | 11                                   | 17 176                  | 431                           | 2.5                                  | Z                               | X  |
|            | 55442             | Net gains (losses) in trading accounts, excluding interest income ...  | 18                                   | 106 434                 | 1 079                         | 1.0                                  | Z                               | X  |
|            | 55443             | Interest income from trading accounts .....  | 18                                   | 106 434                 | 1 080                         | 1.0                                  | Z                               | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 523120     |                   | Securities brokerage—Con.  |                                      |                         |                               |                                      |                                 |  |
|            |                   | Brokering and dealing products - debt instruments—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 55450             | Treasury bills .....   | 1 309                                | 15 270 385              | 1 296 135                     | 8.5                                  | 1.2                             | 59.8                                     |
|            | 55451             | Fees and commissions .....   | 1 259                                | 14 834 876              | 1 071 514                     | 7.2                                  | 1.0                             | X  |
|            | 55452             | Net gains (losses) in trading accounts, excluding interest income .....  | 59                                   | 740 668                 | 29 388                        | 4.0                                  | Z                               | X  |
|            | 55453             | Interest income from trading accounts .....  | 118                                  | 10 492 662              | 191 501                       | 1.8                                  | 2                               | X  |
|            | 55454             | Margin interest .....  | 7                                    | 99 551                  | 3 732                         | 3.7                                  | Z                               | X  |
|            | 55460             | Other money market instruments .....   | 2 141                                | 12 363 692              | 624 332                       | 5.1                                  | 6                               | 75.0                                     |
|            | 55461             | Fees and commissions .....   | 1 892                                | 11 341 337              | 425 959                       | 3.8                                  | 4                               | X  |
|            | 55462             | Net gains (losses) in trading accounts, excluding interest income .....  | 157                                  | 2 216 895               | 40 978                        | 1.8                                  | Z                               | X  |
|            | 55463             | Interest income from trading accounts .....  | 223                                  | 8 164 180               | 155 781                       | 1.9                                  | 1                               | X  |
|            | 55464             | Margin interest .....  | 61                                   | 95 308                  | 1 614                         | 1.7                                  | Z                               | X  |
|            | 55470             | Corporate and trust notes and bonds .....  | 7 087                                | 28 591 498              | 2 453 742                     | 8.6                                  | 2.3                             | 75.5                                     |
|            | 55471             | Fees and commissions .....   | 6 894                                | 27 248 471              | 1 847 966                     | 6.8                                  | 1.7                             | X  |
|            | 55472             | Net gains (losses) in trading accounts, excluding interest income .....  | 295                                  | 3 964 813               | 258 136                       | 6.5                                  | 2                               | X  |
|            | 55473             | Interest income from trading accounts .....  | 443                                  | 15 081 031              | 345 236                       | 2.3                                  | 3                               | X  |
|            | 55474             | Margin interest .....  | 271                                  | 297 661                 | 2 404                         | .8                                   | Z                               | X  |
|            | 55480             | National government notes and bonds .....  | 6 020                                | 35 551 676              | 4 504 546                     | 12.7                                 | 4.2                             | 74.9                                     |
|            | 55481             | Fees and commissions .....   | 5 830                                | 32 476 848              | 3 610 329                     | 11.1                                 | 3.4                             | X  |
|            | 55482             | Net gains (losses) in trading accounts, excluding interest income .....  | 249                                  | 5 012 904               | 156 609                       | 3.1                                  | 1                               | X  |
|            | 55483             | Interest income from trading accounts .....  | 469                                  | 23 779 756              | 737 210                       | 3.1                                  | 7                               | X  |
|            | 55484             | Margin interest .....  | 64                                   | 108 364                 | 398                           | .4                                   | Z                               | X  |
|            | 55490             | State provincial and local governments notes and bonds .....   | 6 656                                | 32 740 396              | 2 575 787                     | 7.9                                  | 2.4                             | 75.3                                     |
|            | 55491             | Fees and commissions .....   | 6 449                                | 30 595 930              | 2 036 591                     | 6.7                                  | 1.9                             | X  |
|            | 55492             | Net gains (losses) in trading accounts, excluding interest income .....  | 308                                  | 5 139 774               | 139 079                       | 2.7                                  | 1                               | X  |
|            | 55493             | Interest income from trading accounts .....  | 580                                  | 19 986 408              | 398 359                       | 2.0                                  | 4                               | X  |
|            | 55494             | Margin interest .....  | 109                                  | 128 983                 | 1 758                         | 1.4                                  | Z                               | X  |
|            | 55610             | Brokering and dealing products, equities .....   | 22 164                               | 93 464 096              | 46 442 803                    | 49.7                                 | 43.3                            | 61.2                                     |
|            | 55611             | Fees and commissions .....   | 21 903                               | 91 798 202              | 37 192 084                    | 40.5                                 | 34.7                            | X  |
|            | 55612             | Net gains (losses) in trading accounts, excluding interest income .....  | 3 825                                | 25 997 268              | 3 629 844                     | 14.0                                 | 3.4                             | X  |
|            | 55613             | Interest income from trading accounts .....  | 1 460                                | 31 731 210              | 3 086 975                     | 9.7                                  | 2.9                             | X  |
|            | 55614             | Margin interest .....  | 5 399                                | 16 431 319              | 2 533 900                     | 15.4                                 | 2.4                             | X  |
|            |                   | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded .....   | 956                                  | 24 393 097              | 2 409 494                     | 9.9                                  | 2.2                             | 72.3                                     |
|            | 55711             | Fees and commissions .....   | 822                                  | 23 673 318              | 1 781 565                     | 7.5                                  | 1.7                             | X  |
|            | 55712             | Net gains (losses) in trading accounts, excluding interest income .....  | 309                                  | 17 874 839              | 443 883                       | 2.5                                  | .4                              | X  |
|            | 55713             | Interest income from trading accounts .....  | 83                                   | 1 655 346               | 182 929                       | 11.1                                 | .2                              | X  |
|            | 55714             | Margin interest .....  | 29                                   | 154 966                 | 1 117                         | .7                                   | Z                               | X  |
|            | 55720             | Option contracts, exchange-traded .....  | 4 184                                | 13 086 141              | 615 865                       | 4.7                                  | .6                              | 72.8                                     |
|            | 55721             | Fees and commissions .....   | 4 130                                | 12 972 393              | 552 654                       | 4.3                                  | .5                              | X  |
|            | 55722             | Net gains (losses) in trading accounts, excluding interest income .....  | 56                                   | 1 503 742               | 29 998                        | 2.0                                  | Z                               | X  |
|            | 55723             | Interest income from trading accounts .....  | 72                                   | 1 579 834               | 29 332                        | 1.9                                  | Z                               | X  |
|            | 55724             | Margin interest .....  | 237                                  | 286 996                 | 3 881                         | 1.4                                  | Z                               | X  |
|            | 55730             | Forward contracts, traded over-the-counter .....   | 148                                  | 1 384 742               | 84 248                        | 6.1                                  | .1                              | 68.1                                     |
|            | 55731             | Fees and commissions .....   | 140                                  | 1 383 327               | 53 086                        | 3.8                                  | .1                              | X  |
|            | 55732             | Net gains (losses) in trading accounts, excluding interest income .....  | 22                                   | 1 073 152               | 10 158                        | .9                                   | Z                               | X  |
|            | 55733             | Interest income from trading accounts .....  | 19                                   | 1 071 864               | 20 965                        | 2.0                                  | Z                               | X  |
|            | 55740             | Swaps, traded over-the-counter .....   | 48                                   | 829 237                 | 52 175                        | 6.3                                  | Z                               | X  |
|            | 55750             | Option contracts traded over-the-counter .....   | 2 609                                | 5 980 611               | 148 541                       | 2.5                                  | .1                              | 75.6                                     |
|            | 55751             | Fees and commissions .....   | 2 604                                | 5 979 114               | 108 856                       | 1.8                                  | .1                              | X  |
|            | 55752             | Net gains (losses) in trading accounts, excluding interest income .....  | 23                                   | 1 304 476               | 13 170                        | 1.0                                  | Z                               | X  |
|            | 55753             | Interest income from trading accounts .....  | 24                                   | 1 304 629               | 26 507                        | 2.0                                  | Z                               | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....  | 125                                  | 3 084 270               | 683 349                       | 22.2                                 | .6                              | 74.8                                     |
|            | 55761             | Fees and commissions .....   | 123                                  | 3 083 592               | 648 863                       | 21.0                                 | .6                              | X  |
|            | 55762             | Net gains (losses) in trading accounts, excluding interest income .....  | 28                                   | 1 354 339               | 17 526                        | 1.3                                  | Z                               | X  |
|            | 55763             | Interest income from trading accounts .....  | 26                                   | 1 353 660               | 16 960                        | 1.3                                  | Z                               | X  |
|            | 55810             | Brokering and dealing foreign currency fees - wholesale .....  | 114                                  | 564 945                 | 55 305                        | 9.8                                  | .1                              | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts ..... | 13 489                               | 27 753 704              | 6 985 972                     | 25.2                                 | 6.5                             | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....                | 3 222                                | 6 457 306               | 542 442                       | 8.4                                  | .5                              | X  |
|            | 56110             | Brokerage correspondent products - fees .....  | 294                                  | 2 579 738               | 175 627                       | 6.8                                  | .2                              | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....                     | 353                                  | 7 210 190               | 214 952                       | 3.0                                  | .2                              | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....   | 310                                  | 6 584 639               | 1 678 161                     | 25.5                                 | 1.6                             | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net .....                            | 432                                  | 6 813 520               | 514 883                       | 7.6                                  | .5                              | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....   | 455                                  | 17 751 706              | 2 046 909                     | 11.5                                 | 1.9                             | X  |
|            | 56610             | Trading equities on own account - net gain (losses) .....  | 1 483                                | 20 266 641              | 1 704 547                     | 8.4                                  | 1.6                             | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses) .....   | 182                                  | 14 579 708              | 1 787 901                     | 12.3                                 | 1.7                             | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses) .....  | 81                                   | 10 507 808              | 322 356                       | 3.1                                  | .3                              | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....                                      | 135                                  | 5 266 987               | 157 575                       | 3.0                                  | .1                              | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....   | 1 084                                | 6 402 017               | 303 436                       | 4.7                                  | .3                              | X  |
|            |                   | Management of financial market and clearing products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees .....   | 413                                  | 4 229 594               | 246 907                       | 5.8                                  | .2                              | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees .....  | 1 354                                | 5 374 922               | 220 171                       | 4.1                                  | .2                              | X  |
|            | 57530             | Access fees for security and commodity contract trade execution and clearing systems .....                                     | 53                                   | 1 406 654               | 18 447                        | 1.3                                  | Z                               | X  |
|            | 57540             | Security and commodity contract exchange and clearinghouse listing fees .....  | 27                                   | 1 348 884               | 13 849                        | 1.0                                  | Z                               | X  |
|            |                   | Financial planning and investment management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government .....                                      | 1 643                                | 27 211 467              | 4 701 464                     | 17.3                                 | 4.4                             | X  |
|            | 57720             | Financial planning and investment management services for individuals .....  | 11 369                               | 53 158 832              | 13 823 068                    | 26.0                                 | 12.9                            | X  |
|            | 57810             | Other products supporting financial services - fees .....  | 10 344                               | 49 819 776              | 5 564 531                     | 11.2                                 | 5.2                             | X  |
| 52313      |                   | Commodity contracts dealing .....  | 944                                  | X                       | 3 043 532                     | X                                    | 100.0                           | 81.2                                     |

See footnotes at end of table.



**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line   | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 52313      |                   | Commodity contracts dealing—Con.  |                                      |                         |                               |                                      |                                 |  |
|            |                   | Loan income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....   | 8                                    | 26 181                  | 2 211                         | 8.4                                  | .1                              | 80.9                                     |
|            | 55011             | Interest income .....   | 8                                    | 26 181                  | 2 211                         | 8.4                                  | .1                              | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....  | 6                                    | 404                     | 24                            | 5.9                                  | Z                               | 81.2                                     |
|            | 55021             | Interest income .....   | 6                                    | 404                     | 24                            | 5.9                                  | Z                               | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....  | 11                                   | 60 856                  | 11 429                        | 18.8                                 | .4                              | 71.0                                     |
|            | 55031             | Interest income .....   | 11                                   | 60 856                  | 11 429                        | 18.8                                 | .4                              | X  |
|            |                   | Securities origination products:  |                                      |                         |                               |                                      |                                 |  |
|            | 55310             | Public offering products - equity securities .....  | 6                                    | 8 158                   | 3 157                         | 38.7                                 | .1                              | X  |
|            |                   | Brokerage and dealing products - debt instruments:  |                                      |                         |                               |                                      |                                 |  |
|            | 55460             | Other money market instruments .....  | 7                                    | 862                     | 269                           | 31.2                                 | Z                               | X  |
|            | 55480             | National government notes and bonds .....   | 7                                    | 28 846                  | 4 279                         | 14.8                                 | .1                              | 71.3                                     |
|            | 55481             | Fees and commissions .....  | 7                                    | 28 846                  | 1 424                         | 4.9                                  | Z                               | X  |
|            | 55482             | Net gains (losses) in trading accounts, excluding interest income .....   | 7                                    | 28 846                  | 1 425                         | 4.9                                  | Z                               | X  |
|            | 55483             | Interest income from trading accounts .....   | 7                                    | 28 846                  | 1 425                         | 4.9                                  | Z                               | X  |
|            | 55610             | Brokerage and dealing products, equities .....  | 82                                   | 321 135                 | 87 823                        | 27.3                                 | 2.9                             | 77.8                                     |
|            | 55611             | Fees and commissions .....  | 73                                   | 320 295                 | 84 325                        | 26.3                                 | 2.8                             | X  |
|            | 55612             | Net gains (losses) in trading accounts, excluding interest income .....   | 21                                   | 28 850                  | 2 606                         | 9.0                                  | .1                              | X  |
|            | 55613             | Interest income from trading accounts .....   | 9                                    | 27 568                  | 892                           | 3.2                                  | Z                               | X  |
|            |                   | Brokerage and dealing products - derivative contracts:  |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded .....  | 334                                  | 883 303                 | 596 980                       | 67.6                                 | 19.6                            | 78.8                                     |
|            | 55711             | Fees and commissions .....  | 243                                  | 709 291                 | 422 597                       | 59.6                                 | 13.9                            | X  |
|            | 55712             | Net gains (losses) in trading accounts, excluding interest income .....   | 116                                  | 237 226                 | 132 769                       | 56.0                                 | 4.4                             | X  |
|            | 55713             | Interest income from trading accounts .....   | 79                                   | 544 799                 | 37 202                        | 6.8                                  | 1.2                             | X  |
|            | 55714             | Margin interest .....   | 16                                   | 44 189                  | 4 412                         | 10.0                                 | .1                              | X  |
|            | 55720             | Option contracts, exchange-traded .....   | 120                                  | 451 649                 | 95 229                        | 21.1                                 | 3.1                             | 79.7                                     |
|            | 55721             | Fees and commissions .....  | 76                                   | 394 840                 | 69 058                        | 17.5                                 | 2.3                             | X  |
|            | 55722             | Net gains (losses) in trading accounts, excluding interest income .....   | 48                                   | 68 347                  | 18 099                        | 26.5                                 | .6                              | X  |
|            | 55723             | Interest income from trading accounts .....   | 38                                   | 286 515                 | 7 500                         | 2.6                                  | .2                              | X  |
|            | 55724             | Margin interest .....   | 11                                   | 8 116                   | 572                           | 7.0                                  | Z                               | X  |
|            | 55730             | Forward contracts, traded over-the-counter .....  | 37                                   | 342 025                 | 75 432                        | 22.1                                 | 2.5                             | 80.9                                     |
|            | 55731             | Fees and commissions .....  | 35                                   | 337 523                 | 71 955                        | 21.3                                 | 2.4                             | X  |
|            | 55732             | Net gains (losses) in trading accounts, excluding interest income .....   | 22                                   | 62 477                  | 2 668                         | 4.3                                  | .1                              | X  |
|            | 55740             | Swaps, traded over-the-counter .....  | 8                                    | 202 076                 | 2 717                         | 1.3                                  | .1                              | 81.2                                     |
|            | 55741             | Fees and commissions .....  | 6                                    | 201 964                 | 2 604                         | 1.3                                  | .1                              | X  |
|            | 55750             | Option contracts traded over-the-counter .....  | 16                                   | 40 738                  | 9 518                         | 23.4                                 | .3                              | 72.6                                     |
|            | 55751             | Fees and commissions .....  | 16                                   | 40 738                  | 7 694                         | 18.9                                 | .3                              | X  |
|            | 55752             | Net gains (losses) in trading accounts, excluding interest income .....   | 7                                    | 34 295                  | 608                           | 1.8                                  | Z                               | X  |
|            | 55753             | Interest income from trading accounts .....   | 7                                    | 34 295                  | 1 216                         | 3.5                                  | Z                               | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....   | 19                                   | 48 779                  | 7 378                         | 15.1                                 | .2                              | 75.0                                     |
|            | 55761             | Fees and commissions .....  | 15                                   | 38 538                  | 5 300                         | 13.8                                 | .2                              | X  |
|            | 55763             | Interest income from trading accounts .....   | 10                                   | 42 549                  | 1 182                         | 2.8                                  | Z                               | X  |
|            | 55810             | Brokerage and dealing foreign currency fees - wholesale .....   | 139                                  | 207 745                 | 165 550                       | 79.7                                 | 5.4                             | X  |
|            | 56010             | Brokerage and dealing other financial instruments, including commodity pools and face-amount certificates ..... | 24                                   | 405 424                 | 380 603                       | 93.9                                 | 12.5                            | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....  | 9                                    | 310 433                 | 20 015                        | 6.4                                  | .7                              | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....  | 15                                   | 226 602                 | 8 316                         | 3.7                                  | .3                              | X  |
|            | 56610             | Trading equities on own account - net gain (losses) .....   | 27                                   | 44 381                  | 3 626                         | 8.2                                  | .1                              | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses) .....  | 57                                   | 887 601                 | 779 598                       | 87.8                                 | 25.6                            | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses) .....   | 117                                  | 184 585                 | 163 463                       | 88.6                                 | 5.4                             | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....                       | 124                                  | 340 575                 | 205 401                       | 60.3                                 | 6.7                             | X  |
|            |                   | Management of financial market and clearing products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees .....  | 21                                   | 158 855                 | 70 576                        | 44.4                                 | 2.3                             | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees .....                             | 36                                   | 309 694                 | 225 858                       | 72.9                                 | 7.4                             | X  |
|            |                   | Financial planning and investment management products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government .....                       | 28                                   | 50 981                  | 13 610                        | 26.7                                 | .4                              | X  |
|            | 57720             | Financial planning and investment management services for individuals .....                                     | 25                                   | 58 726                  | 26 834                        | 45.7                                 | .9                              | X  |
|            | 57810             | Other products supporting financial services - fees .....   | 72                                   | 1 183 469               | 71 087                        | 6.0                                  | 2.3                             | X  |
| 523130     |                   | Commodity contracts dealing .....   | 944                                  | X                       | 3 043 532                     | X                                    | 100.0                           | 81.2                                     |
|            |                   | Loan income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....   | 8                                    | 26 181                  | 2 211                         | 8.4                                  | .1                              | 80.9                                     |
|            | 55011             | Interest income .....   | 8                                    | 26 181                  | 2 211                         | 8.4                                  | .1                              | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....  | 6                                    | 404                     | 24                            | 5.9                                  | Z                               | 81.2                                     |
|            | 55021             | Interest income .....   | 6                                    | 404                     | 24                            | 5.9                                  | Z                               | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....  | 11                                   | 60 856                  | 11 429                        | 18.8                                 | .4                              | 71.0                                     |
|            | 55031             | Interest income .....   | 11                                   | 60 856                  | 11 429                        | 18.8                                 | .4                              | X  |
|            |                   | Securities origination products:  |                                      |                         |                               |                                      |                                 |  |
|            | 55310             | Public offering products - equity securities .....  | 6                                    | 8 158                   | 3 157                         | 38.7                                 | .1                              | X  |
|            |                   | Brokerage and dealing products - debt instruments:  |                                      |                         |                               |                                      |                                 |  |
|            | 55460             | Other money market instruments .....  | 7                                    | 862                     | 269                           | 31.2                                 | Z                               | X  |
|            | 55480             | National government notes and bonds .....   | 7                                    | 28 846                  | 4 279                         | 14.8                                 | .1                              | 71.3                                     |
|            | 55481             | Fees and commissions .....  | 7                                    | 28 846                  | 1 424                         | 4.9                                  | Z                               | X  |
|            | 55482             | Net gains (losses) in trading accounts, excluding interest income .....   | 7                                    | 28 846                  | 1 425                         | 4.9                                  | Z                               | X  |
|            | 55483             | Interest income from trading accounts .....   | 7                                    | 28 846                  | 1 425                         | 4.9                                  | Z                               | X  |
|            | 55610             | Brokerage and dealing products, equities .....  | 82                                   | 321 135                 | 87 823                        | 27.3                                 | 2.9                             | 77.8                                     |
|            | 55611             | Fees and commissions .....  | 73                                   | 320 295                 | 84 325                        | 26.3                                 | 2.8                             | X  |
|            | 55612             | Net gains (losses) in trading accounts, excluding interest income .....   | 21                                   | 28 850                  | 2 606                         | 9.0                                  | .1                              | X  |
|            | 55613             | Interest income from trading accounts .....   | 9                                    | 27 568                  | 892                           | 3.2                                  | Z                               | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                       |                                  | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|---------------------------------------|----------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—       |                                  |  |
|            |                   |  |                                      |                         |                               | Estab-lishments with the product line | All estab-lishments <sup>1</sup> |  |
| 523130     |                   | Commodity contracts dealing—Con.   |                                      |                         |                               |                                       |                                  |  |
|            |                   | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                       |                                  |  |
|            | 55710             | Futures contracts, exchange-traded   | 334                                  | 883 303                 | 596 980                       | 67.6                                  | 19.6                             | 78.8                                     |
|            | 55711             | Fees and commissions   | 243                                  | 709 291                 | 422 597                       | 59.6                                  | 13.9                             | X  |
|            | 55712             | Net gains (losses) in trading accounts, excluding interest income  | 116                                  | 237 226                 | 132 769                       | 56.0                                  | 4.4                              | X  |
|            | 55713             | Interest income from trading accounts  | 79                                   | 544 799                 | 37 202                        | 6.8                                   | 1.2                              | X  |
|            | 55714             | Margin interest  | 16                                   | 44 189                  | 4 412                         | 10.0                                  | .1                               | X  |
|            | 55720             | Option contracts, exchange-traded  | 120                                  | 451 649                 | 95 229                        | 21.1                                  | 3.1                              | 79.7                                     |
|            | 55721             | Fees and commissions   | 76                                   | 394 840                 | 69 058                        | 17.5                                  | 2.3                              | X  |
|            | 55722             | Net gains (losses) in trading accounts, excluding interest income  | 48                                   | 68 347                  | 18 099                        | 26.5                                  | .6                               | X  |
|            | 55723             | Interest income from trading accounts  | 38                                   | 286 515                 | 7 500                         | 2.6                                   | .2                               | X  |
|            | 55724             | Margin interest  | 11                                   | 8 116                   | 572                           | 7.0                                   | Z                                | X  |
|            | 55730             | Forward contracts, traded over-the-counter   | 37                                   | 342 025                 | 75 432                        | 22.1                                  | 2.5                              | 80.9                                     |
|            | 55731             | Fees and commissions   | 35                                   | 337 523                 | 71 955                        | 21.3                                  | 2.4                              | X  |
|            | 55732             | Net gains (losses) in trading accounts, excluding interest income  | 22                                   | 62 477                  | 2 668                         | 4.3                                   | .1                               | X  |
|            | 55740             | Swaps, traded over-the-counter   | 8                                    | 202 076                 | 2 717                         | 1.3                                   | .1                               | 81.2                                     |
|            | 55741             | Fees and commissions   | 6                                    | 201 964                 | 2 604                         | 1.3                                   | .1                               | X  |
|            | 55750             | Option contracts traded over-the-counter   | 16                                   | 40 738                  | 9 518                         | 23.4                                  | .3                               | 72.6                                     |
|            | 55751             | Fees and commissions   | 16                                   | 40 738                  | 7 694                         | 18.9                                  | .3                               | X  |
|            | 55752             | Net gains (losses) in trading accounts, excluding interest income  | 7                                    | 34 295                  | 608                           | 1.8                                   | Z                                | X  |
|            | 55753             | Interest income from trading accounts  | 7                                    | 34 295                  | 1 216                         | 3.5                                   | Z                                | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter  | 19                                   | 48 779                  | 7 378                         | 15.1                                  | .2                               | 75.0                                     |
|            | 55761             | Fees and commissions   | 15                                   | 38 538                  | 5 300                         | 13.8                                  | .2                               | X  |
|            | 55763             | Interest income from trading accounts  | 10                                   | 42 549                  | 1 182                         | 2.8                                   | Z                                | X  |
|            | 55810             | Brokering and dealing foreign currency fees - wholesale  | 139                                  | 207 745                 | 165 550                       | 79.7                                  | 5.4                              | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates                | 24                                   | 405 424                 | 380 603                       | 93.9                                  | 12.5                             | X  |
|            | 56310             | Repurchase agreements - net gains (losses)   | 9                                    | 310 433                 | 20 015                        | 6.4                                   | .7                               | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses)   | 15                                   | 226 602                 | 8 316                         | 3.7                                   | .3                               | X  |
|            | 56610             | Trading equities on own account - net gain (losses)  | 27                                   | 44 381                  | 3 626                         | 8.2                                   | .1                               | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses)   | 57                                   | 887 601                 | 779 598                       | 87.8                                  | 25.6                             | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses)  | 117                                  | 184 585                 | 163 463                       | 88.6                                  | 5.4                              | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses)                                      | 124                                  | 340 575                 | 205 401                       | 60.3                                  | 6.7                              | X  |
|            |                   | Management of financial market and clearing products:  |                                      |                         |                               |                                       |                                  |  |
|            | 57510             | Payment clearing and settlement fees   | 21                                   | 158 855                 | 70 576                        | 44.4                                  | 2.3                              | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees  | 36                                   | 309 694                 | 225 858                       | 72.9                                  | 7.4                              | X  |
|            |                   | Financial planning and investment management products:   |                                      |                         |                               |                                       |                                  |  |
|            | 57710             | Financial planning and investment management services for businesses and government                                      | 28                                   | 50 981                  | 13 610                        | 26.7                                  | .4                               | X  |
|            | 57720             | Financial planning and investment management services for individuals  | 25                                   | 58 726                  | 26 834                        | 45.7                                  | .9                               | X  |
|            | 57810             | Other products supporting financial services - fees  | 72                                   | 1 183 469               | 71 087                        | 6.0                                   | 2.3                              | X  |
| 52314      |                   | Commodity contracts brokerage  | 1 413                                | X                       | 3 064 103                     | X                                     | 100.0                            | 79.1                                     |
|            |                   | Loan income:   |                                      |                         |                               |                                       |                                  |  |
|            | 55030             | Loans to nonfinancial businesses - unsecured   | 8                                    | 14 991                  | 5 675                         | 37.9                                  | .2                               | 78.8                                     |
|            | 55031             | Interest income  | 6                                    | 14 043                  | 4 730                         | 33.7                                  | .2                               | X  |
|            |                   | Securities origination products:   |                                      |                         |                               |                                       |                                  |  |
|            | 55310             | Public offering products - equity securities   | 12                                   | 7 152                   | 7 079                         | 99.0                                  | .2                               | X  |
|            | 55330             | Private placement - equity securities  | 8                                    | 3 511                   | 684                           | 19.5                                  | Z                                | X  |
|            |                   | Brokering and dealing products - debt instruments:   |                                      |                         |                               |                                       |                                  |  |
|            | 55450             | Treasury bills   | 6                                    | 18 243                  | 434                           | 2.4                                   | Z                                | X  |
|            | 55480             | National government notes and bonds  | 14                                   | 16 845                  | 1 691                         | 10.0                                  | .1                               | 79.1                                     |
|            | 55481             | Fees and commissions   | 8                                    | 9 808                   | 1 505                         | 15.3                                  | Z                                | X  |
|            | 55490             | State provincial and local governments notes and bonds   | 8                                    | 51 955                  | 7 614                         | 14.7                                  | .2                               | X  |
|            | 55610             | Brokering and dealing products, equities   | 179                                  | 495 032                 | 187 432                       | 37.9                                  | 6.1                              | X  |
|            |                   | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                       |                                  |  |
|            | 55710             | Futures contracts, exchange-traded   | 970                                  | 1 914 264               | 1 353 347                     | 70.7                                  | 44.2                             | 75.9                                     |
|            | 55711             | Fees and commissions   | 948                                  | 1 905 468               | 1 226 577                     | 64.4                                  | 40.0                             | X  |
|            | 55712             | Net gains (losses) in trading accounts, excluding interest income  | 93                                   | 238 227                 | 22 119                        | 9.3                                   | .7                               | X  |
|            | 55713             | Interest income from trading accounts  | 122                                  | 1 074 103               | 91 653                        | 8.5                                   | 3.0                              | X  |
|            | 55714             | Margin interest  | 26                                   | 139 393                 | 12 998                        | 9.3                                   | .4                               | X  |
|            | 55720             | Option contracts, exchange-traded  | 441                                  | 1 276 488               | 403 967                       | 31.6                                  | 13.2                             | 72.8                                     |
|            | 55721             | Fees and commissions   | 432                                  | 1 272 534               | 347 571                       | 27.3                                  | 11.3                             | X  |
|            | 55722             | Net gains (losses) in trading accounts, excluding interest income  | 33                                   | 272 271                 | 19 802                        | 7.3                                   | .6                               | X  |
|            | 55723             | Interest income from trading accounts  | 22                                   | 832 318                 | 36 405                        | 4.4                                   | 1.2                              | X  |
|            | 55730             | Forward contracts, traded over-the-counter   | 29                                   | 45 790                  | 36 806                        | 80.4                                  | 1.2                              | 40.9                                     |
|            | 55731             | Fees and commissions   | 29                                   | 45 790                  | 36 778                        | 80.3                                  | 1.2                              | X  |
|            | 55740             | Swaps, traded over-the-counter   | 15                                   | 88 593                  | 10 980                        | 12.4                                  | .4                               | X  |
|            | 55750             | Option contracts traded over-the-counter   | 13                                   | 81 473                  | 62 483                        | 76.7                                  | 2.0                              | 78.3                                     |
|            | 55751             | Fees and commissions   | 13                                   | 81 473                  | 62 483                        | 76.7                                  | 2.0                              | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter  | 11                                   | 53 838                  | 756                           | 1.4                                   | Z                                | 78.7                                     |
|            | 55761             | Fees and commissions   | 11                                   | 53 838                  | 756                           | 1.4                                   | Z                                | X  |
|            | 55810             | Brokering and dealing foreign currency fees - wholesale  | 9                                    | 59 239                  | 5 662                         | 9.6                                   | .2                               | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts | 7                                    | 3 804                   | 414                           | 10.9                                  | Z                                | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates                | 21                                   | 39 186                  | 37 393                        | 95.4                                  | 1.2                              | X  |
|            | 56110             | Brokerage correspondent products - fees  | 7                                    | 10 638                  | 1 212                         | 11.4                                  | Z                                | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses)   | 6                                    | 147 241                 | -44 706                       | -30.4                                 | -1.5                             | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses)   | 19                                   | 364 206                 | 95 990                        | 26.4                                  | 3.1                              | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses)                                      | 43                                   | 692 048                 | 412 658                       | 59.6                                  | 13.5                             | X  |
|            |                   | Management of financial market and clearing products:  |                                      |                         |                               |                                       |                                  |  |
|            | 57510             | Payment clearing and settlement fees   | 15                                   | 127 702                 | 123 347                       | 96.6                                  | 4.0                              | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees  | 83                                   | 186 189                 | 48 266                        | 25.9                                  | 1.6                              | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 52314      |                   | Commodity contracts brokerage—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management products: Financial planning and investment management services for businesses and government ..... | 8                                    | 2 639                   | 1 075                         | 40.7                                 | Z                               | X  |
|            | 57720             | Financial planning and investment management services for individuals .....  | 31                                   | 405 616                 | 130 898                       | 32.3                                 | 4.3                             | X  |
|            | 57810             | Other products supporting financial services - fees .....  | 90                                   | 754 668                 | 70 497                        | 9.3                                  | 2.3                             | X  |
| 523140     |                   | Commodity contracts brokerage .....  | 1 413                                | X                       | 3 064 103                     | X                                    | 100.0                           | 79.1                                     |
|            | 55030             | Loan income: Loans to nonfinancial businesses - unsecured .....  | 8                                    | 14 991                  | 5 675                         | 37.9                                 | .2                              | 78.8                                     |
|            | 55031             | Interest income .....  | 6                                    | 14 043                  | 4 730                         | 33.7                                 | .2                              | X  |
|            | 55310             | Securities origination products: Public offering products - equity securities .....  | 12                                   | 7 152                   | 7 079                         | 99.0                                 | .2                              | X  |
|            | 55330             | Private placement - equity securities .....  | 8                                    | 3 511                   | 684                           | 19.5                                 | Z                               | X  |
|            | 55450             | Brokering and dealing products - debt instruments: Treasury bills .....  | 6                                    | 18 243                  | 434                           | 2.4                                  | Z                               | X  |
|            | 55480             | National government notes and bonds .....  | 14                                   | 16 845                  | 1 691                         | 10.0                                 | .1                              | 79.1                                     |
|            | 55481             | Fees and commissions .....   | 8                                    | 9 808                   | 1 505                         | 15.3                                 | Z                               | X  |
|            | 55490             | State provincial and local governments notes and bonds .....   | 8                                    | 51 955                  | 7 614                         | 14.7                                 | .2                              | X  |
|            | 55610             | Brokering and dealing products, equities .....   | 179                                  | 495 032                 | 187 432                       | 37.9                                 | 6.1                             | X  |
|            | 55710             | Brokering and dealing products - derivative contracts: Futures contracts, exchange-traded .....  | 970                                  | 1 914 264               | 1 353 347                     | 70.7                                 | 44.2                            | 75.9                                     |
|            | 55711             | Fees and commissions .....   | 948                                  | 1 905 468               | 1 226 577                     | 64.4                                 | 40.0                            | X  |
|            | 55712             | Net gains (losses) in trading accounts, excluding interest income ..   | 93                                   | 238 227                 | 22 119                        | 9.3                                  | .7                              | X  |
|            | 55713             | Interest income from trading accounts .....  | 122                                  | 1 074 103               | 91 653                        | 8.5                                  | 3.0                             | X  |
|            | 55714             | Margin interest .....  | 26                                   | 139 393                 | 12 998                        | 9.3                                  | .4                              | X  |
|            | 55720             | Option contracts, exchange-traded .....  | 441                                  | 1 276 488               | 403 967                       | 31.6                                 | 13.2                            | 72.8                                     |
|            | 55721             | Fees and commissions .....   | 432                                  | 1 272 534               | 347 571                       | 27.3                                 | 11.3                            | X  |
|            | 55722             | Net gains (losses) in trading accounts, excluding interest income ..   | 33                                   | 272 271                 | 19 802                        | 7.3                                  | .6                              | X  |
|            | 55723             | Interest income from trading accounts .....  | 22                                   | 832 318                 | 36 405                        | 4.4                                  | 1.2                             | X  |
|            | 55730             | Forward contracts, traded over-the-counter .....   | 29                                   | 45 790                  | 36 806                        | 80.4                                 | 1.2                             | 40.9                                     |
|            | 55731             | Fees and commissions .....   | 29                                   | 45 790                  | 36 778                        | 80.3                                 | 1.2                             | X  |
|            | 55740             | Swaps, traded over-the-counter .....   | 13                                   | 88 593                  | 10 980                        | 12.4                                 | .4                              | X  |
|            | 55750             | Option contracts traded over-the-counter .....   | 13                                   | 81 473                  | 62 483                        | 76.7                                 | 2.0                             | 78.3                                     |
|            | 55751             | Fees and commissions .....   | 13                                   | 81 473                  | 62 483                        | 76.7                                 | 2.0                             | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....  | 11                                   | 53 838                  | 756                           | 1.4                                  | Z                               | 78.7                                     |
|            | 55761             | Fees and commissions .....   | 11                                   | 53 838                  | 756                           | 1.4                                  | Z                               | X  |
|            | 55810             | Brokering and dealing foreign currency fees - wholesale .....  | 9                                    | 59 239                  | 5 662                         | 9.6                                  | .2                              | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts .....                   | 7                                    | 3 804                   | 414                           | 10.9                                 | Z                               | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....                                  | 21                                   | 39 186                  | 37 393                        | 95.4                                 | 1.2                             | X  |
|            | 56110             | Brokerage correspondent products - fees .....  | 7                                    | 10 638                  | 1 212                         | 11.4                                 | .5                              | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....   | 6                                    | 147 241                 | -44 706                       | -30.4                                | -1.5                            | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses) .....   | 19                                   | 364 206                 | 95 990                        | 26.4                                 | 3.1                             | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....  | 43                                   | 692 048                 | 412 658                       | 59.6                                 | 13.5                            | X  |
|            | 57510             | Management of financial market and clearing products: Payment clearing and settlement fees .....   | 15                                   | 127 702                 | 123 347                       | 96.6                                 | 4.0                             | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees .....  | 83                                   | 186 189                 | 48 266                        | 25.9                                 | 1.6                             | X  |
|            | 57710             | Financial planning and investment management products: Financial planning and investment management services for businesses and government ..... | 8                                    | 2 639                   | 1 075                         | 40.7                                 | Z                               | X  |
|            | 57720             | Financial planning and investment management services for individuals .....  | 31                                   | 405 616                 | 130 898                       | 32.3                                 | 4.3                             | X  |
|            | 57810             | Other products supporting financial services - fees .....  | 90                                   | 754 668                 | 70 497                        | 9.3                                  | 2.3                             | X  |
| 5232       |                   | Securities and commodity exchanges .....   | 30                                   | X                       | D                             | X                                    | D                               | D  |
|            | 57510             | Management of financial market and clearing products: Payment clearing and settlement fees .....   | 7                                    | D                       | D                             | D                                    | D                               | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees .....  | 21                                   | D                       | D                             | D                                    | D                               | X  |
|            | 57530             | Access fees for security and commodity contract trade execution and clearing systems .....   | 19                                   | D                       | D                             | D                                    | D                               | X  |
|            | 57540             | Security and commodity contract exchange and clearinghouse listing fees .....  | 11                                   | D                       | D                             | D                                    | D                               | X  |
|            | 57810             | Other products supporting financial services - fees .....  | 18                                   | D                       | D                             | D                                    | D                               | X  |
| 52321      |                   | Securities and commodity exchanges .....   | 30                                   | X                       | D                             | X                                    | D                               | D  |
|            | 57510             | Management of financial market and clearing products: Payment clearing and settlement fees .....   | 7                                    | D                       | D                             | D                                    | D                               | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees .....  | 21                                   | D                       | D                             | D                                    | D                               | X  |
|            | 57530             | Access fees for security and commodity contract trade execution and clearing systems .....   | 19                                   | D                       | D                             | D                                    | D                               | X  |
|            | 57540             | Security and commodity contract exchange and clearinghouse listing fees .....  | 11                                   | D                       | D                             | D                                    | D                               | X  |
|            | 57810             | Other products supporting financial services - fees .....  | 18                                   | D                       | D                             | D                                    | D                               | X  |
| 523210     |                   | Securities and commodity exchanges .....   | 30                                   | X                       | D                             | X                                    | D                               | D  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 523210     |                   | Securities and commodity exchanges—Con.  |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Management of financial market and clearing products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57520             | Payment clearing and settlement fees . . . . .   | 7                                    | D                       | D                             | D                                    | D                               | X  |
|            | 57530             | Security and commodity contract trade execution, clearing and settlement fees . . . . .  | 21                                   | D                       | D                             | D                                    | D                               | X  |
|            | 57530             | Access fees for security and commodity contract trade execution and clearing systems . . . . .                                     | 19                                   | D                       | D                             | D                                    | D                               | X  |
|            | 57540             | Security and commodity contract exchange and clearinghouse listing fees . . . . .  | 11                                   | D                       | D                             | D                                    | D                               | X  |
|            | 57810             | Other products supporting financial services - fees . . . . .  | 18                                   | D                       | D                             | D                                    | D                               | X  |
| 5239       |                   | Other financial investment activities . . . . .  | 37 510                               | X                       | D                             | X                                    | D                               | D  |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses . . . . .  | 984                                  | D                       | D                             | D                                    | D                               | X  |
|            | 55020             | Loans to nonfinancial businesses - secured . . . . .   | 1 147                                | D                       | D                             | D                                    | D                               | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured . . . . .   | 889                                  | D                       | D                             | D                                    | D                               | X  |
|            | 55040             | Loans to governments . . . . .   | 336                                  | D                       | D                             | D                                    | D                               | X  |
|            |                   | Securities origination products:   |                                      |                         |                               |                                      |                                 |  |
|            | 55310             | Public offering products - equity securities . . . . .   | 379                                  | D                       | D                             | D                                    | D                               | X  |
|            | 55320             | Public offering products - debt securities . . . . .   | 217                                  | D                       | D                             | D                                    | D                               | X  |
|            | 55330             | Private placement - equity securities . . . . .  | 189                                  | D                       | D                             | D                                    | D                               | X  |
|            | 55340             | Private placement - debt securities . . . . .  | 66                                   | D                       | D                             | D                                    | D                               | X  |
|            |                   | Brokering and dealing products - debt instruments:   |                                      |                         |                               |                                      |                                 |  |
|            | 55410             | Negotiable certificates of deposit . . . . .   | 575                                  | D                       | D                             | D                                    | D                               | X  |
|            | 55420             | Commercial paper issued by financial institutions . . . . .  | 128                                  | D                       | D                             | D                                    | D                               | X  |
|            | 55430             | Commercial paper issued by nonfinancial institutions . . . . .   | 103                                  | D                       | D                             | D                                    | D                               | X  |
|            | 55440             | Bankers acceptance . . . . .   | 62                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55450             | Treasury bills . . . . .   | 351                                  | D                       | D                             | D                                    | D                               | X  |
|            | 55460             | Other money market instruments . . . . .   | 885                                  | D                       | D                             | D                                    | D                               | X  |
|            | 55470             | Corporate and trust notes and bonds . . . . .  | 847                                  | D                       | D                             | D                                    | D                               | X  |
|            | 55480             | National government notes and bonds . . . . .  | 661                                  | D                       | D                             | D                                    | D                               | X  |
|            | 55490             | State provincial and local governments notes and bonds . . . . .   | 629                                  | D                       | D                             | D                                    | D                               | X  |
|            | 55610             | Brokering and dealing products, equities . . . . .   | 6 939                                | D                       | D                             | D                                    | D                               | X  |
|            |                   | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded . . . . .   | 516                                  | D                       | D                             | D                                    | D                               | X  |
|            | 55720             | Option contracts, exchange-traded . . . . .  | 418                                  | D                       | D                             | D                                    | D                               | X  |
|            | 55730             | Forward contracts, traded over-the-counter . . . . .   | 152                                  | D                       | D                             | D                                    | D                               | X  |
|            | 55740             | Swaps, traded over-the-counter . . . . .   | 92                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55750             | Option contracts traded over-the-counter . . . . .   | 105                                  | D                       | D                             | D                                    | D                               | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter . . . . .  | 109                                  | D                       | D                             | D                                    | D                               | X  |
|            | 55810             | Brokering and dealing foreign currency fees - wholesale . . . . .  | 23                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts . . . . . | 1 613                                | D                       | D                             | D                                    | D                               | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates . . . . .                | 363                                  | D                       | D                             | D                                    | D                               | X  |
|            | 56110             | Brokerage correspondent products - fees . . . . .  | 78                                   | D                       | D                             | D                                    | D                               | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts . . . . .                     | 80                                   | D                       | D                             | D                                    | D                               | X  |
|            | 56310             | Repurchase agreements - net gains (losses) . . . . .   | 71                                   | D                       | D                             | D                                    | D                               | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net . . . . .                            | 45                                   | D                       | D                             | D                                    | D                               | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) . . . . .   | 606                                  | D                       | D                             | D                                    | D                               | X  |
|            | 56610             | Trading equities on own account - net gain (losses) . . . . .  | 2 060                                | D                       | D                             | D                                    | D                               | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses) . . . . .   | 142                                  | D                       | D                             | D                                    | D                               | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses) . . . . .  | 34                                   | D                       | D                             | D                                    | D                               | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) . . . . .                                      | 536                                  | D                       | D                             | D                                    | D                               | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees . . . . .   | 1 718                                | D                       | D                             | D                                    | D                               | X  |
|            |                   | Management of financial market and clearing products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees . . . . .   | 296                                  | D                       | D                             | D                                    | D                               | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees . . . . .  | 197                                  | D                       | D                             | D                                    | D                               | X  |
|            | 57530             | Access fees for security and commodity contract trade execution and clearing systems . . . . .                                     | 28                                   | D                       | D                             | D                                    | D                               | X  |
|            | 57540             | Security and commodity contract exchange and clearinghouse listing fees . . . . .  | 36                                   | D                       | D                             | D                                    | D                               | X  |
|            |                   | Financial planning and investment management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government . . . . .                                      | 9 353                                | D                       | D                             | D                                    | D                               | X  |
|            | 57720             | Financial planning and investment management services for individuals . . . . .  | 20 583                               | D                       | D                             | D                                    | D                               | X  |
|            | 57810             | Other products supporting financial services - fees . . . . .  | 5 787                                | D                       | D                             | D                                    | D                               | X  |
| 52391      |                   | Miscellaneous intermediation . . . . .   | 6 848                                | X                       | 11 293 082                    | X                                    | 100.0                           | 71.7                                     |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses . . . . .  | 565                                  | 473 010                 | 183 332                       | 38.8                                 | 1.6                             | 71.7                                     |
|            | 55011             | Interest income . . . . .  | 549                                  | 466 071                 | 172 101                       | 36.9                                 | 1.5                             | X  |
|            | 55012             | Origination fees . . . . .   | 27                                   | 7 986                   | 2 863                         | 35.9                                 | Z                               | X  |
|            | 55013             | Other fees . . . . .   | 46                                   | 28 984                  | 8 368                         | 28.9                                 | .1                              | X  |
|            | 55020             | Loans to nonfinancial businesses - secured . . . . .   | 733                                  | 932 898                 | 426 949                       | 45.8                                 | 3.8                             | 63.4                                     |
|            | 55021             | Interest income . . . . .  | 700                                  | 923 460                 | 367 844                       | 39.8                                 | 3.3                             | X  |
|            | 55022             | Origination fees . . . . .   | 110                                  | 96 479                  | 19 494                        | 20.2                                 | .2                              | X  |
|            | 55023             | Other fees . . . . .   | 177                                  | 161 857                 | 39 611                        | 24.5                                 | .4                              | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured . . . . .   | 548                                  | 682 368                 | 307 355                       | 45.0                                 | 2.7                             | 65.6                                     |
|            | 55031             | Interest income . . . . .  | 543                                  | 681 456                 | 305 995                       | 44.9                                 | 2.7                             | X  |
|            | 55032             | Origination fees . . . . .   | 12                                   | 1 231                   | 158                           | 12.8                                 | Z                               | X  |
|            | 55033             | Other fees . . . . .   | 29                                   | 10 814                  | 1 202                         | 11.1                                 | Z                               | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 52391      |                   | Miscellaneous intermediation—Con.  |                                      |                         |                               |                                      |                                 |  |
|            |                   | Loan income—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 55040             | Loans to governments .....   | 171                                  | 206 978                 | 36 614                        | 17.7                                 | .3                              | 65.8                                     |
|            | 55041             | Interest income .....  | 157                                  | 204 996                 | 35 126                        | 17.1                                 | .3                              | X  |
|            | 55043             | Other fees .....   | 10                                   | 816                     | 539                           | 66.1                                 | Z                               | X  |
|            |                   | Securities origination products:   |                                      |                         |                               |                                      |                                 |  |
|            | 55310             | Public offering products - equity securities .....   | 20                                   | 13 354                  | 311                           | 2.3                                  | Z                               | X  |
|            | 55320             | Public offering products - debt securities .....   | 22                                   | 2 507                   | 86                            | 3.4                                  | Z                               | X  |
|            | 55330             | Private placement - equity securities .....  | 40                                   | 57 745                  | 23 173                        | 40.1                                 | .2                              | X  |
|            | 55340             | Private placement - debt securities .....  | 31                                   | 4 928                   | 1 674                         | 34.0                                 | Z                               | X  |
|            |                   | Brokering and dealing products - debt instruments:   |                                      |                         |                               |                                      |                                 |  |
|            | 55410             | Negotiable certificates of deposit .....   | 127                                  | 220 990                 | 116 067                       | 52.5                                 | 1.0                             | 63.0                                     |
|            | 55411             | Fees and commissions .....   | 58                                   | 209 732                 | 91 469                        | 43.6                                 | .8                              | X  |
|            | 55412             | Net gains (losses) in trading accounts, excluding interest income ..   | 40                                   | 155 662                 | 23 026                        | 14.8                                 | .2                              | X  |
|            | 55413             | Interest income from trading accounts .....  | 66                                   | 9 270                   | 1 572                         | 17.0                                 | Z                               | X  |
|            | 55420             | Commercial paper issued by financial institutions .....  | 23                                   | 7 476                   | 2 019                         | 27.0                                 | Z                               | 71.7                                     |
|            | 55422             | Net gains (losses) in trading accounts, excluding interest income ..   | 8                                    | 3 894                   | 1 940                         | 49.8                                 | Z                               | X  |
|            | 55423             | Interest income from trading accounts .....  | 18                                   | 3 595                   | 79                            | 2.2                                  | Z                               | X  |
|            | 55430             | Commercial paper issued by nonfinancial institutions .....   | 53                                   | 17 943                  | 2 054                         | 11.4                                 | Z                               | 66.8                                     |
|            | 55431             | Fees and commissions .....   | 6                                    | 14 774                  | 158                           | 1.1                                  | Z                               | X  |
|            | 55432             | Net gains (losses) in trading accounts, excluding interest income ..   | 6                                    | S                       | 132                           | S                                    | Z                               | X  |
|            | 55433             | Interest income from trading accounts .....  | 47                                   | 3 169                   | 1 764                         | 55.7                                 | Z                               | X  |
|            | 55440             | Bankers acceptance .....   | 9                                    | 3 909                   | 1 949                         | 49.9                                 | Z                               | 71.7                                     |
|            | 55441             | Fees and commissions .....   | 9                                    | 3 909                   | 979                           | 25.0                                 | Z                               | X  |
|            | 55450             | Treasury bills .....   | 28                                   | 38 167                  | 35 250                        | 92.4                                 | .3                              | 65.0                                     |
|            | 55453             | Interest income from trading accounts .....  | 23                                   | 37 851                  | 35 103                        | 92.7                                 | .3                              | X  |
|            | 55460             | Other money market instruments .....   | 287                                  | 216 233                 | 38 252                        | 17.7                                 | .3                              | 61.1                                     |
|            | 55461             | Fees and commissions .....   | 32                                   | 28 523                  | 24 699                        | 86.6                                 | .2                              | X  |
|            | 55462             | Net gains (losses) in trading accounts, excluding interest income ..   | 34                                   | 60 226                  | 885                           | 1.5                                  | Z                               | X  |
|            | 55463             | Interest income from trading accounts .....  | 233                                  | 183 239                 | 12 667                        | 6.9                                  | .1                              | X  |
|            | 55470             | Corporate and trust notes and bonds .....  | 142                                  | 16 210                  | 5 632                         | 34.7                                 | .1                              | 47.7                                     |
|            | 55471             | Fees and commissions .....   | 7                                    | 3 452                   | 651                           | 18.9                                 | Z                               | X  |
|            | 55472             | Net gains (losses) in trading accounts, excluding interest income ..   | 34                                   | 9 038                   | 1 452                         | 16.1                                 | Z                               | X  |
|            | 55473             | Interest income from trading accounts .....  | 119                                  | 8 165                   | 3 411                         | 41.8                                 | Z                               | X  |
|            | 55474             | Margin interest .....  | 21                                   | 6 696                   | 113                           | 1.7                                  | Z                               | X  |
|            | 55480             | National government notes and bonds .....  | 143                                  | 225 212                 | 88 288                        | 39.2                                 | .8                              | 60.9                                     |
|            | 55481             | Fees and commissions .....   | 65                                   | 179 770                 | 63 491                        | 35.3                                 | .6                              | X  |
|            | 55482             | Net gains (losses) in trading accounts, excluding interest income ..   | 49                                   | 124 992                 | 11 616                        | 9.3                                  | .1                              | X  |
|            | 55483             | Interest income from trading accounts .....  | 73                                   | 45 418                  | 13 181                        | 29.0                                 | .1                              | X  |
|            | 55490             | State provincial and local governments notes and bonds .....   | 119                                  | 71 010                  | 22 661                        | 31.9                                 | .2                              | 64.1                                     |
|            | 55491             | Fees and commissions .....   | 22                                   | 12 005                  | 5 781                         | 48.2                                 | .1                              | X  |
|            | 55492             | Net gains (losses) in trading accounts, excluding interest income ..   | 16                                   | 6 616                   | 6 616                         | 100.0                                | .1                              | X  |
|            | 55493             | Interest income from trading accounts .....  | 91                                   | 55 523                  | 10 264                        | 18.5                                 | .1                              | X  |
|            | 55610             | Brokering and dealing products, equities .....   | 748                                  | 1 600 924               | 587 875                       | 36.7                                 | 5.2                             | 62.4                                     |
|            | 55611             | Fees and commissions .....   | 493                                  | 1 555 958               | 494 409                       | 31.8                                 | 4.4                             | X  |
|            | 55612             | Net gains (losses) in trading accounts, excluding interest income ..   | 237                                  | 1 168 779               | 81 101                        | 6.9                                  | .7                              | X  |
|            | 55613             | Interest income from trading accounts .....  | 166                                  | 79 617                  | 12 303                        | 15.5                                 | .1                              | X  |
|            | 55614             | Margin interest .....  | 7                                    | 1 324                   | 62                            | 4.7                                  | Z                               | X  |
|            |                   | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded .....   | 68                                   | 202 387                 | 35 842                        | 17.7                                 | .3                              | 71.7                                     |
|            | 55711             | Fees and commissions .....   | 42                                   | 133 162                 | 24 750                        | 18.6                                 | .2                              | X  |
|            | 55712             | Net gains (losses) in trading accounts, excluding interest income ..   | 31                                   | 82 690                  | 11 092                        | 13.4                                 | .1                              | X  |
|            | 55720             | Option contracts, exchange-traded .....  | 42                                   | 64 876                  | 12 501                        | 19.3                                 | .1                              | 71.4                                     |
|            | 55721             | Fees and commissions .....   | 12                                   | 3 179                   | 2 540                         | 79.9                                 | Z                               | X  |
|            | 55722             | Net gains (losses) in trading accounts, excluding interest income ..   | 29                                   | 62 254                  | 9 911                         | 15.9                                 | .1                              | X  |
|            | 55730             | Forward contracts, traded over-the-counter .....   | 33                                   | 27 920                  | 26 128                        | 93.6                                 | .2                              | X  |
|            | 55740             | Swaps, traded over-the-counter .....   | 28                                   | 75 427                  | 23 832                        | 31.6                                 | .2                              | 56.3                                     |
|            | 55741             | Fees and commissions .....   | 9                                    | 3 636                   | 985                           | 27.1                                 | Z                               | X  |
|            | 55742             | Net gains (losses) in trading accounts, excluding interest income ..   | 22                                   | 71 791                  | 22 847                        | 31.8                                 | .2                              | X  |
|            | 55750             | Option contracts traded over-the-counter .....   | 30                                   | 58 112                  | 33 348                        | 57.4                                 | .3                              | 68.9                                     |
|            | 55752             | Net gains (losses) in trading accounts, excluding interest income ..   | 27                                   | 56 970                  | 33 143                        | 58.2                                 | .3                              | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts ..... | 33                                   | 5 339                   | 1 332                         | 24.9                                 | Z                               | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....                | 90                                   | 95 633                  | 79 625                        | 83.3                                 | .7                              | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....                     | 14                                   | 39 438                  | 8 265                         | 21.0                                 | .1                              | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....   | 17                                   | 80 005                  | 174                           | .2                                   | Z                               | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net .....                            | 22                                   | 77 461                  | 55 125                        | 71.2                                 | .5                              | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....   | 386                                  | 353 075                 | 229 612                       | 65.0                                 | 2.0                             | X  |
|            | 56610             | Trading equities on own account - net gain (losses) .....  | 1 283                                | 861 014                 | 523 182                       | 60.8                                 | 4.6                             | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses) ..  | 97                                   | 294 221                 | 178 428                       | 60.6                                 | 1.6                             | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses) .....  | 17                                   | 5 623                   | 1 630                         | 29.0                                 | Z                               | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....                                      | 314                                  | 644 452                 | 373 060                       | 57.9                                 | 3.3                             | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....   | 36                                   | 30 884                  | 27 350                        | 88.6                                 | .2                              | X  |
|            |                   | Management of financial market and clearing products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees .....   | 62                                   | 126 181                 | 94 431                        | 74.8                                 | .8                              | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees .....  | 37                                   | 22 178                  | 10 570                        | 47.7                                 | .1                              | X  |
|            | 57530             | Access fees for security and commodity contract trade execution and clearing systems .....                                     | 8                                    | 14 636                  | 3 659                         | 25.0                                 | Z                               | X  |
|            | 57540             | Security and commodity contract exchange and clearinghouse listing fees .....  | 16                                   | 15 318                  | 3 830                         | 25.0                                 | Z                               | X  |
|            |                   | Financial planning and investment management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government .....                                      | 2 058                                | 6 125 037               | 4 891 855                     | 79.9                                 | 43.3                            | X  |
|            | 57720             | Financial planning and investment management services for individuals .....  | 983                                  | 2 170 347               | 1 658 439                     | 76.4                                 | 14.7                            | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 52391      |                   | Miscellaneous intermediation—Con.  |                                      |                         |                               |                                      |                                 |  |
|            | 57810             | Other products supporting financial services - fees .....  | 2 003                                | 4 339 811               | 1 140 307                     | 26.3                                 | 10.1                            | X  |
| 523910     |                   | Miscellaneous intermediation .....   | 6 848                                | X                       | 11 293 082                    | X                                    | 100.0                           | 71.7                                     |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....  | 565                                  | 473 010                 | 183 332                       | 38.8                                 | 1.6                             | 71.7                                     |
|            | 55011             | Interest income .....  | 549                                  | 466 071                 | 172 101                       | 36.9                                 | 1.5                             | X  |
|            | 55012             | Origination fees .....   | 27                                   | 7 986                   | 2 863                         | 35.9                                 | Z                               | X  |
|            | 55013             | Other fees .....   | 46                                   | 28 984                  | 8 368                         | 28.9                                 | .1                              | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....   | 733                                  | 932 898                 | 426 949                       | 45.8                                 | 3.8                             | 63.4                                     |
|            | 55021             | Interest income .....  | 700                                  | 923 460                 | 367 844                       | 39.8                                 | 3.3                             | X  |
|            | 55022             | Origination fees .....   | 110                                  | 96 479                  | 19 494                        | 20.2                                 | .2                              | X  |
|            | 55023             | Other fees .....   | 177                                  | 161 857                 | 39 611                        | 24.5                                 | .4                              | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....   | 548                                  | 682 368                 | 307 355                       | 45.0                                 | 2.7                             | 65.6                                     |
|            | 55031             | Interest income .....  | 543                                  | 681 456                 | 305 995                       | 44.9                                 | 2.7                             | X  |
|            | 55032             | Origination fees .....   | 12                                   | 1 231                   | 158                           | 12.8                                 | Z                               | X  |
|            | 55033             | Other fees .....   | 29                                   | 10 814                  | 1 202                         | 11.1                                 | Z                               | X  |
|            | 55040             | Loans to governments .....   | 171                                  | 206 978                 | 36 614                        | 17.7                                 | .3                              | 65.8                                     |
|            | 55041             | Interest income .....  | 157                                  | 204 996                 | 35 126                        | 17.1                                 | .3                              | X  |
|            | 55043             | Other fees .....   | 10                                   | 816                     | 539                           | 66.1                                 | Z                               | X  |
|            |                   | Securities origination products:   |                                      |                         |                               |                                      |                                 |  |
|            | 55310             | Public offering products - equity securities .....   | 20                                   | 13 354                  | 311                           | 2.3                                  | Z                               | X  |
|            | 55320             | Public offering products - debt securities .....   | 22                                   | 2 507                   | 86                            | 3.4                                  | Z                               | X  |
|            | 55330             | Private placement - equity securities .....  | 40                                   | 57 745                  | 23 173                        | 40.1                                 | .2                              | X  |
|            | 55340             | Private placement - debt securities .....  | 31                                   | 4 928                   | 1 674                         | 34.0                                 | Z                               | X  |
|            |                   | Brokering and dealing products - debt instruments:   |                                      |                         |                               |                                      |                                 |  |
|            | 55410             | Negotiable certificates of deposit .....   | 127                                  | 220 990                 | 116 067                       | 52.5                                 | 1.0                             | 63.0                                     |
|            | 55411             | Fees and commissions .....   | 58                                   | 209 732                 | 91 469                        | 43.6                                 | .8                              | X  |
|            | 55412             | Net gains (losses) in trading accounts, excluding interest income .....  | 40                                   | 155 662                 | 23 026                        | 14.8                                 | .2                              | X  |
|            | 55413             | Interest income from trading accounts .....  | 66                                   | 9 270                   | 1 572                         | 17.0                                 | Z                               | X  |
|            | 55420             | Commercial paper issued by financial institutions .....  | 23                                   | 7 476                   | 2 019                         | 27.0                                 | Z                               | 71.7                                     |
|            | 55422             | Net gains (losses) in trading accounts, excluding interest income .....  | 8                                    | 3 894                   | 1 940                         | 49.8                                 | Z                               | X  |
|            | 55423             | Interest income from trading accounts .....  | 18                                   | 3 595                   | 79                            | 2.2                                  | Z                               | X  |
|            | 55430             | Commercial paper issued by nonfinancial institutions .....   | 53                                   | 17 943                  | 2 054                         | 11.4                                 | Z                               | 66.8                                     |
|            | 55431             | Fees and commissions .....   | 6                                    | 14 774                  | 158                           | 1.1                                  | Z                               | X  |
|            | 55432             | Net gains (losses) in trading accounts, excluding interest income .....  | 6                                    | S                       | 132                           | S                                    | Z                               | X  |
|            | 55433             | Interest income from trading accounts .....  | 47                                   | 3 169                   | 1 764                         | 55.7                                 | Z                               | X  |
|            | 55440             | Bankers acceptance .....   | 9                                    | 3 909                   | 1 949                         | 49.9                                 | Z                               | 71.7                                     |
|            | 55441             | Fees and commissions .....   | 9                                    | 3 909                   | 979                           | 25.0                                 | Z                               | X  |
|            | 55450             | Treasury bills .....   | 28                                   | 38 167                  | 35 250                        | 92.4                                 | .3                              | 65.0                                     |
|            | 55453             | Interest income from trading accounts .....  | 23                                   | 37 851                  | 35 103                        | 92.7                                 | .3                              | X  |
|            | 55460             | Other money market instruments .....   | 287                                  | 216 233                 | 38 252                        | 17.7                                 | .3                              | 61.1                                     |
|            | 55461             | Fees and commissions .....   | 32                                   | 28 523                  | 24 699                        | 86.6                                 | .2                              | X  |
|            | 55462             | Net gains (losses) in trading accounts, excluding interest income .....  | 34                                   | 60 226                  | 885                           | 1.5                                  | Z                               | X  |
|            | 55463             | Interest income from trading accounts .....  | 233                                  | 183 239                 | 12 667                        | 6.9                                  | .1                              | X  |
|            | 55470             | Corporate and trust notes and bonds .....  | 142                                  | 16 210                  | 5 632                         | 34.7                                 | .1                              | 47.7                                     |
|            | 55471             | Fees and commissions .....   | 7                                    | 3 452                   | 651                           | 18.9                                 | Z                               | X  |
|            | 55472             | Net gains (losses) in trading accounts, excluding interest income .....  | 34                                   | 9 038                   | 1 452                         | 16.1                                 | Z                               | X  |
|            | 55473             | Interest income from trading accounts .....  | 119                                  | 8 165                   | 3 411                         | 41.8                                 | Z                               | X  |
|            | 55474             | Margin interest .....  | 21                                   | 6 696                   | 113                           | 1.7                                  | Z                               | X  |
|            | 55480             | National government notes and bonds .....  | 143                                  | 225 212                 | 88 288                        | 39.2                                 | .8                              | 60.9                                     |
|            | 55481             | Fees and commissions .....   | 65                                   | 179 770                 | 63 491                        | 35.3                                 | .6                              | X  |
|            | 55482             | Net gains (losses) in trading accounts, excluding interest income .....  | 49                                   | 124 992                 | 11 616                        | 9.3                                  | .1                              | X  |
|            | 55483             | Interest income from trading accounts .....  | 73                                   | 45 418                  | 13 181                        | 29.0                                 | .1                              | X  |
|            | 55490             | State provincial and local governments notes and bonds .....   | 119                                  | 71 010                  | 22 661                        | 31.9                                 | .2                              | 64.1                                     |
|            | 55491             | Fees and commissions .....   | 22                                   | 12 005                  | 5 781                         | 48.2                                 | .1                              | X  |
|            | 55492             | Net gains (losses) in trading accounts, excluding interest income .....  | 16                                   | 6 616                   | 6 616                         | 100.0                                | .1                              | X  |
|            | 55493             | Interest income from trading accounts .....  | 91                                   | 55 523                  | 10 264                        | 18.5                                 | .1                              | X  |
|            | 55610             | Brokering and dealing products, equities .....   | 748                                  | 1 600 924               | 587 875                       | 36.7                                 | 5.2                             | 62.4                                     |
|            | 55611             | Fees and commissions .....   | 493                                  | 1 555 958               | 494 409                       | 31.8                                 | 4.4                             | X  |
|            | 55612             | Net gains (losses) in trading accounts, excluding interest income .....  | 237                                  | 1 168 779               | 81 101                        | 6.9                                  | .7                              | X  |
|            | 55613             | Interest income from trading accounts .....  | 166                                  | 79 617                  | 12 303                        | 15.5                                 | .1                              | X  |
|            | 55614             | Margin interest .....  | 7                                    | 1 324                   | 62                            | 4.7                                  | Z                               | X  |
|            |                   | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded .....   | 68                                   | 202 387                 | 35 842                        | 17.7                                 | .3                              | 71.7                                     |
|            | 55711             | Fees and commissions .....   | 42                                   | 133 162                 | 24 750                        | 18.6                                 | .2                              | X  |
|            | 55712             | Net gains (losses) in trading accounts, excluding interest income .....  | 31                                   | 82 690                  | 11 092                        | 13.4                                 | .1                              | X  |
|            | 55720             | Option contracts, exchange-traded .....  | 42                                   | 64 876                  | 12 501                        | 19.3                                 | .1                              | 71.4                                     |
|            | 55721             | Fees and commissions .....   | 12                                   | 3 179                   | 2 540                         | 79.9                                 | Z                               | X  |
|            | 55722             | Net gains (losses) in trading accounts, excluding interest income .....  | 29                                   | 62 254                  | 9 911                         | 15.9                                 | .1                              | X  |
|            | 55730             | Forward contracts, traded over-the-counter .....   | 33                                   | 27 920                  | 26 128                        | 93.6                                 | .2                              | X  |
|            | 55740             | Swaps, traded over-the-counter .....   | 28                                   | 75 427                  | 23 832                        | 31.6                                 | .2                              | 56.3                                     |
|            | 55741             | Fees and commissions .....   | 9                                    | 3 636                   | 985                           | 27.1                                 | Z                               | X  |
|            | 55742             | Net gains (losses) in trading accounts, excluding interest income .....  | 22                                   | 71 791                  | 22 847                        | 31.8                                 | .2                              | X  |
|            | 55750             | Option contracts traded over-the-counter .....   | 30                                   | 58 112                  | 33 348                        | 57.4                                 | .3                              | 68.9                                     |
|            | 55752             | Net gains (losses) in trading accounts, excluding interest income .....  | 27                                   | 56 970                  | 33 143                        | 58.2                                 | .3                              | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts ..... | 33                                   | 5 339                   | 1 332                         | 24.9                                 | Z                               | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....                | 90                                   | 95 633                  | 79 625                        | 83.3                                 | .7                              | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....                     | 14                                   | 39 438                  | 8 265                         | 21.0                                 | .1                              | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....   | 17                                   | 80 005                  | 174                           | .2                                   | Z                               | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net .....                            | 22                                   | 77 461                  | 55 125                        | 71.2                                 | .5                              | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....   | 386                                  | 353 075                 | 229 612                       | 65.0                                 | 2.0                             | X  |
|            | 56610             | Trading equities on own account - net gain (losses) .....  | 1 263                                | 861 014                 | 523 182                       | 60.8                                 | 4.6                             | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses) .....   | 97                                   | 294 221                 | 178 428                       | 60.6                                 | 1.6                             | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses) .....  | 17                                   | 5 623                   | 1 630                         | 29.0                                 | Z                               | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....                                      | 314                                  | 644 452                 | 373 060                       | 57.9                                 | 3.3                             | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 523910     |                   | Miscellaneous intermediation—Con.  |                                      |                         |                               |                                      |                                 |  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....   | 36                                   | 30 884                  | 27 350                        | 88.6                                 | .2                              | X  |
|            |                   | Management of financial market and clearing products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees .....   | 62                                   | 126 181                 | 94 431                        | 74.8                                 | .8                              | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees .....  | 37                                   | 22 178                  | 10 570                        | 47.7                                 | .1                              | X  |
|            | 57530             | Access fees for security and commodity contract trade execution and clearing systems .....                                     | 8                                    | 14 636                  | 3 659                         | 25.0                                 | Z                               | X  |
|            | 57540             | Security and commodity contract exchange and clearinghouse listing fees .....  | 16                                   | 15 318                  | 3 830                         | 25.0                                 | Z                               | X  |
|            |                   | Financial planning and investment management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government .....                                      | 2 058                                | 6 125 037               | 4 891 855                     | 79.9                                 | 43.3                            | X  |
|            | 57720             | Financial planning and investment management services for individuals .....  | 983                                  | 2 170 347               | 1 658 439                     | 76.4                                 | 14.7                            | X  |
|            | 57810             | Other products supporting financial services - fees .....  | 2 003                                | 4 339 811               | 1 140 307                     | 26.3                                 | 10.1                            | X  |
| 52392      |                   | Portfolio management .....   | 12 987                               | X                       | 67 370 108                    | X                                    | 100.0                           | 82.0                                     |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....  | 136                                  | 1 562 737               | 80 979                        | 5.2                                  | .1                              | 82.0                                     |
|            | 55011             | Interest income .....  | 128                                  | 1 559 635               | 78 478                        | 5.0                                  | .1                              | X  |
|            | 55012             | Origination fees .....   | 10                                   | 12 590                  | 1 455                         | 11.6                                 | Z                               | X  |
|            | 55013             | Other fees .....   | 8                                    | 96 474                  | 1 046                         | 1.1                                  | Z                               | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....   | 157                                  | 521 182                 | 159 689                       | 30.6                                 | .2                              | 75.0                                     |
|            | 55021             | Interest income .....  | 133                                  | 257 646                 | 50 884                        | 19.8                                 | .1                              | X  |
|            | 55022             | Origination fees .....   | 26                                   | 369 114                 | 28 309                        | 7.7                                  | Z                               | X  |
|            | 55023             | Other fees .....   | 57                                   | 387 307                 | 80 496                        | 20.8                                 | .1                              | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....   | 93                                   | 224 038                 | 18 650                        | 8.3                                  | Z                               | 67.5                                     |
|            | 55031             | Interest income .....  | 86                                   | 166 105                 | 12 346                        | 7.4                                  | Z                               | X  |
|            | 55033             | Other fees .....   | 7                                    | 7 520                   | 5 786                         | 76.9                                 | Z                               | X  |
|            | 55040             | Loans to governments .....   | 63                                   | 96 867                  | 5 780                         | 6.0                                  | Z                               | 72.8                                     |
|            | 55041             | Interest income .....  | 21                                   | 7 624                   | 338                           | 4.4                                  | Z                               | X  |
|            | 55042             | Origination fees .....   | 8                                    | 2 772                   | 1 497                         | 54.0                                 | Z                               | X  |
|            | 55043             | Other fees .....   | 43                                   | 89 243                  | 3 945                         | 4.4                                  | Z                               | X  |
|            |                   | Securities origination products:   |                                      |                         |                               |                                      |                                 |  |
|            | 55310             | Public offering products - equity securities .....   | 82                                   | 1 714 625               | 165 111                       | 9.6                                  | .2                              | X  |
|            | 55320             | Public offering products - debt securities .....   | 49                                   | 1 453 966               | 123 715                       | 8.5                                  | .2                              | X  |
|            | 55330             | Private placement - equity securities .....  | 54                                   | 98 277                  | 35 757                        | 36.4                                 | .1                              | X  |
|            | 55340             | Private placement - debt securities .....  | 10                                   | 1 227                   | 112                           | 9.1                                  | Z                               | X  |
|            |                   | Brokering and dealing products - debt instruments:   |                                      |                         |                               |                                      |                                 |  |
|            | 55410             | Negotiable certificates of deposit .....   | 107                                  | 67 267                  | 15 909                        | 23.7                                 | Z                               | 78.0                                     |
|            | 55411             | Fees and commissions .....   | 104                                  | 67 267                  | 15 909                        | 23.7                                 | Z                               | X  |
|            | 55420             | Commercial paper issued by financial institutions .....  | 32                                   | 14 988                  | 2 980                         | 19.9                                 | Z                               | 54.7                                     |
|            | 55421             | Fees and commissions .....   | 23                                   | 14 664                  | 2 957                         | 20.2                                 | Z                               | X  |
|            | 55423             | Interest income from trading accounts .....  | 9                                    | 324                     | 23                            | 7.1                                  | Z                               | X  |
|            | 55430             | Commercial paper issued by nonfinancial institutions .....   | 8                                    | 4 183                   | 792                           | 18.9                                 | Z                               | 78.7                                     |
|            | 55431             | Fees and commissions .....   | 8                                    | 4 183                   | 792                           | 18.9                                 | Z                               | X  |
|            | 55450             | Treasury bills .....   | 93                                   | 480 152                 | 20 956                        | 4.4                                  | Z                               | 71.9                                     |
|            | 55451             | Fees and commissions .....   | 75                                   | 33 228                  | 4 126                         | 12.4                                 | Z                               | X  |
|            | 55453             | Interest income from trading accounts .....  | 19                                   | 432 779                 | 811                           | 2                                    | Z                               | X  |
|            | 55460             | Other money market instruments .....   | 222                                  | 1 851 067               | 44 741                        | 2.4                                  | .1                              | 67.1                                     |
|            | 55461             | Fees and commissions .....   | 123                                  | 933 377                 | 28 036                        | 3.0                                  | Z                               | X  |
|            | 55462             | Net gains (losses) in trading accounts, excluding interest income .....  | 8                                    | 448                     | 17                            | 3.8                                  | Z                               | X  |
|            | 55463             | Interest income from trading accounts .....  | 96                                   | 910 203                 | 16 669                        | 1.8                                  | Z                               | X  |
|            | 55470             | Corporate and trust notes and bonds .....  | 253                                  | 1 125 067               | 81 356                        | 7.2                                  | .1                              | 74.6                                     |
|            | 55471             | Fees and commissions .....   | 213                                  | 1 067 031               | 60 825                        | 5.7                                  | .1                              | X  |
|            | 55472             | Net gains (losses) in trading accounts, excluding interest income .....  | 13                                   | 23 972                  | 13 292                        | 55.4                                 | Z                               | X  |
|            | 55473             | Interest income from trading accounts .....  | 35                                   | 54 856                  | 7 239                         | 13.2                                 | Z                               | X  |
|            | 55480             | National government notes and bonds .....  | 190                                  | 209 535                 | 38 722                        | 18.5                                 | .1                              | 77.5                                     |
|            | 55481             | Fees and commissions .....   | 160                                  | 196 301                 | 35 540                        | 18.1                                 | .1                              | X  |
|            | 55482             | Net gains (losses) in trading accounts, excluding interest income .....  | 6                                    | 235                     | 11                            | 4.7                                  | Z                               | X  |
|            | 55483             | Interest income from trading accounts .....  | 34                                   | 23 261                  | 3 157                         | 13.6                                 | Z                               | X  |
|            | 55490             | State provincial and local governments notes and bonds .....   | 192                                  | 440 950                 | 25 037                        | 5.7                                  | Z                               | 79.8                                     |
|            | 55491             | Fees and commissions .....   | 158                                  | 402 980                 | 17 366                        | 4.3                                  | Z                               | X  |
|            | 55493             | Interest income from trading accounts .....  | 31                                   | 18 888                  | 7 286                         | 38.6                                 | Z                               | X  |
|            | 55610             | Brokering and dealing products, equities .....   | 2 125                                | 5 074 418               | 1 693 155                     | 33.4                                 | 2.5                             | 76.0                                     |
|            | 55611             | Fees and commissions .....   | 2 025                                | 4 955 234               | 1 482 840                     | 29.9                                 | 2.2                             | X  |
|            | 55612             | Net gains (losses) in trading accounts, excluding interest income .....  | 119                                  | 472 552                 | 142 321                       | 30.1                                 | .2                              | X  |
|            | 55613             | Interest income from trading accounts .....  | 130                                  | 440 408                 | 55 270                        | 12.6                                 | .1                              | X  |
|            | 55614             | Margin interest .....  | 35                                   | 943 835                 | 12 724                        | 1.3                                  | Z                               | X  |
|            |                   | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded .....   | 123                                  | 1 116 706               | 173 059                       | 15.5                                 | .3                              | 82.0                                     |
|            | 55711             | Fees and commissions .....   | 109                                  | 1 021 384               | 152 536                       | 14.9                                 | .2                              | X  |
|            | 55712             | Net gains (losses) in trading accounts, excluding interest income .....  | 14                                   | 16 964                  | 3 444                         | 20.3                                 | Z                               | X  |
|            | 55713             | Interest income from trading accounts .....  | 6                                    | 90 953                  | 17 079                        | 18.8                                 | Z                               | X  |
|            | 55720             | Option contracts, exchange-traded .....  | 137                                  | 417 489                 | 113 793                       | 27.3                                 | .2                              | 79.5                                     |
|            | 55721             | Fees and commissions .....   | 113                                  | 410 270                 | 107 107                       | 26.1                                 | .2                              | X  |
|            | 55722             | Net gains (losses) in trading accounts, excluding interest income .....  | 28                                   | 28 293                  | 6 613                         | 23.4                                 | Z                               | X  |
|            | 55730             | Forward contracts, traded over-the-counter .....   | 31                                   | 13 620                  | 9 677                         | 71.1                                 | Z                               | 81.2                                     |
|            | 55731             | Fees and commissions .....   | 29                                   | 9 430                   | 8 451                         | 89.6                                 | Z                               | X  |
|            | 55740             | Swaps, traded over-the-counter .....   | 10                                   | 158 181                 | 11 744                        | 7.4                                  | Z                               | X  |
|            | 55750             | Option contracts traded over-the-counter .....   | 16                                   | 14 380                  | 1 640                         | 11.4                                 | Z                               | 82.0                                     |
|            | 55751             | Fees and commissions .....   | 12                                   | 7 734                   | 457                           | 5.9                                  | Z                               | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....  | 22                                   | 48 028                  | 4 360                         | 9.1                                  | Z                               | 61.3                                     |
|            | 55761             | Fees and commissions .....   | 13                                   | 31 289                  | 1 101                         | 3.5                                  | Z                               | X  |
|            | 55763             | Interest income from trading accounts .....  | 7                                    | 12 602                  | 2 410                         | 19.1                                 | Z                               | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts ..... | 534                                  | 2 760 178               | 538 035                       | 19.5                                 | .8                              | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....                | 68                                   | 1 127 169               | 299 309                       | 26.6                                 | .4                              | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 52392      |                   | Portfolio management—Con.  |                                      |                         |                               |                                      |                                 |  |
|            | 56110             | Brokerage correspondent products - fees  | 44                                   | 67 763                  | 19 970                        | 29.5                                 | Z                               | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts | 28                                   | 1 675 229               | 370 038                       | 22.1                                 | .5                              | X  |
|            | 56310             | Repurchase agreements - net gains (losses)   | 22                                   | 1 145 284               | 52 906                        | 4.6                                  | .1                              | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net        | 12                                   | 269 750                 | 11 964                        | 4.4                                  | Z                               | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses)   | 135                                  | 3 887 183               | 726 084                       | 18.7                                 | 1.1                             | X  |
|            | 56610             | Trading equities on own account - net gain (losses)  | 408                                  | 3 218 669               | 352 239                       | 10.9                                 | .5                              | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses)                                     | 37                                   | 353 861                 | 76 193                        | 21.5                                 | .1                              | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses)  | 13                                   | 76 942                  | 10 211                        | 13.3                                 | Z                               | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses)                  | 102                                  | 3 647 007               | 64 785                        | 1.8                                  | .1                              | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees   | 190                                  | 1 982 656               | 1 672 273                     | 84.3                                 | 2.5                             | X  |
|            |                   | Management of financial market and clearing products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees   | 40                                   | 660 613                 | 66 696                        | 10.1                                 | .1                              | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees                        | 33                                   | 3 383 031               | 91 044                        | 2.7                                  | .1                              | X  |
|            |                   | Financial planning and investment management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government                  | 3 866                                | 23 279 134              | 16 153 847                    | 69.4                                 | 24.0                            | X  |
|            | 57720             | Financial planning and investment management services for individuals                                | 9 369                                | 50 884 407              | 41 404 138                    | 81.4                                 | 61.5                            | X  |
|            | 57810             | Other products supporting financial services - fees  | 1 347                                | 19 128 417              | 2 632 128                     | 13.8                                 | 3.9                             | X  |
| 523920     |                   | Portfolio management   | 12 987                               | X                       | 67 370 108                    | X                                    | 100.0                           | 82.0                                     |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses  | 136                                  | 1 562 737               | 80 979                        | 5.2                                  | .1                              | 82.0                                     |
|            | 55011             | Interest income  | 128                                  | 1 559 635               | 78 478                        | 5.0                                  | .1                              | X  |
|            | 55012             | Origination fees   | 10                                   | 12 590                  | 1 455                         | 11.6                                 | Z                               | X  |
|            | 55013             | Other fees   | 8                                    | 96 474                  | 1 046                         | 1.1                                  | Z                               | X  |
|            | 55020             | Loans to nonfinancial businesses - secured   | 157                                  | 521 182                 | 159 689                       | 30.6                                 | .2                              | 75.0                                     |
|            | 55021             | Interest income  | 133                                  | 257 646                 | 50 884                        | 19.8                                 | .1                              | X  |
|            | 55022             | Origination fees   | 26                                   | 369 114                 | 28 309                        | 7.7                                  | Z                               | X  |
|            | 55023             | Other fees   | 57                                   | 387 307                 | 80 496                        | 20.8                                 | .1                              | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured   | 93                                   | 224 038                 | 18 650                        | 8.3                                  | Z                               | 67.5                                     |
|            | 55031             | Interest income  | 86                                   | 166 105                 | 12 346                        | 7.4                                  | Z                               | X  |
|            | 55033             | Other fees   | 7                                    | 7 520                   | 5 786                         | 76.9                                 | Z                               | X  |
|            | 55040             | Loans to governments   | 63                                   | 96 867                  | 5 780                         | 6.0                                  | Z                               | 72.8                                     |
|            | 55041             | Interest income  | 21                                   | 7 624                   | 338                           | 4.4                                  | Z                               | X  |
|            | 55042             | Origination fees   | 8                                    | 2 772                   | 1 497                         | 54.0                                 | Z                               | X  |
|            | 55043             | Other fees   | 43                                   | 89 243                  | 3 945                         | 4.4                                  | Z                               | X  |
|            |                   | Securities origination products:   |                                      |                         |                               |                                      |                                 |  |
|            | 55310             | Public offering products - equity securities   | 82                                   | 1 714 625               | 165 111                       | 9.6                                  | .2                              | X  |
|            | 55320             | Public offering products - debt securities   | 49                                   | 1 453 966               | 123 715                       | 8.5                                  | .2                              | X  |
|            | 55330             | Private placement - equity securities  | 54                                   | 98 277                  | 35 757                        | 36.4                                 | .1                              | X  |
|            | 55340             | Private placement - debt securities  | 10                                   | 1 227                   | 112                           | 9.1                                  | Z                               | X  |
|            |                   | Brokering and dealing products - debt instruments:   |                                      |                         |                               |                                      |                                 |  |
|            | 55410             | Negotiable certificates of deposit   | 107                                  | 67 267                  | 15 909                        | 23.7                                 | Z                               | 78.0                                     |
|            | 55411             | Fees and commissions   | 104                                  | 67 267                  | 15 909                        | 23.7                                 | Z                               | X  |
|            | 55420             | Commercial paper issued by financial institutions  | 32                                   | 14 988                  | 2 980                         | 19.9                                 | Z                               | 54.7                                     |
|            | 55421             | Fees and commissions   | 23                                   | 14 664                  | 2 957                         | 20.2                                 | Z                               | X  |
|            | 55423             | Interest income from trading accounts  | 9                                    | 324                     | 23                            | 7.1                                  | Z                               | X  |
|            | 55430             | Commercial paper issued by nonfinancial institutions   | 8                                    | 4 183                   | 792                           | 18.9                                 | Z                               | 78.7                                     |
|            | 55431             | Fees and commissions   | 8                                    | 4 183                   | 792                           | 18.9                                 | Z                               | X  |
|            | 55450             | Treasury bills   | 93                                   | 480 152                 | 20 956                        | 4.4                                  | Z                               | 71.9                                     |
|            | 55451             | Fees and commissions   | 75                                   | 33 228                  | 4 126                         | 12.4                                 | Z                               | X  |
|            | 55453             | Interest income from trading accounts  | 19                                   | 432 779                 | 811                           | .2                                   | Z                               | X  |
|            | 55460             | Other money market instruments   | 222                                  | 1 851 067               | 44 741                        | 2.4                                  | .1                              | 67.1                                     |
|            | 55461             | Fees and commissions   | 123                                  | 933 377                 | 28 036                        | 3.0                                  | Z                               | X  |
|            | 55462             | Net gains (losses) in trading accounts, excluding interest income                                    | 8                                    | 448                     | 17                            | 3.8                                  | Z                               | X  |
|            | 55463             | Interest income from trading accounts  | 96                                   | 910 203                 | 16 669                        | 1.8                                  | Z                               | X  |
|            | 55470             | Corporate and trust notes and bonds  | 253                                  | 1 125 067               | 81 356                        | 7.2                                  | .1                              | 74.6                                     |
|            | 55471             | Fees and commissions   | 213                                  | 1 067 031               | 60 825                        | 5.7                                  | .1                              | X  |
|            | 55472             | Net gains (losses) in trading accounts, excluding interest income                                    | 13                                   | 23 972                  | 13 292                        | 55.4                                 | Z                               | X  |
|            | 55473             | Interest income from trading accounts  | 35                                   | 54 856                  | 7 239                         | 13.2                                 | Z                               | X  |
|            | 55480             | National government notes and bonds  | 190                                  | 209 535                 | 38 722                        | 18.5                                 | .1                              | 77.5                                     |
|            | 55481             | Fees and commissions   | 160                                  | 196 301                 | 35 540                        | 18.1                                 | .1                              | X  |
|            | 55482             | Net gains (losses) in trading accounts, excluding interest income                                    | 6                                    | 235                     | 11                            | 4.7                                  | Z                               | X  |
|            | 55483             | Interest income from trading accounts  | 34                                   | 23 261                  | 3 157                         | 13.6                                 | Z                               | X  |
|            | 55490             | State provincial and local governments notes and bonds   | 192                                  | 440 950                 | 25 037                        | 5.7                                  | Z                               | 79.8                                     |
|            | 55491             | Fees and commissions   | 158                                  | 402 980                 | 17 366                        | 4.3                                  | Z                               | X  |
|            | 55493             | Interest income from trading accounts  | 31                                   | 18 888                  | 7 286                         | 38.6                                 | Z                               | X  |
|            | 55610             | Brokering and dealing products, equities   | 2 125                                | 5 074 418               | 1 693 155                     | 33.4                                 | 2.5                             | 76.0                                     |
|            | 55611             | Fees and commissions   | 2 025                                | 4 955 234               | 1 482 840                     | 29.9                                 | 2.2                             | X  |
|            | 55612             | Net gains (losses) in trading accounts, excluding interest income                                    | 119                                  | 472 552                 | 142 321                       | 30.1                                 | .2                              | X  |
|            | 55613             | Interest income from trading accounts  | 130                                  | 440 408                 | 55 270                        | 12.6                                 | .1                              | X  |
|            | 55614             | Margin interest  | 35                                   | 943 835                 | 12 724                        | 1.3                                  | Z                               | X  |
|            |                   | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded   | 123                                  | 1 116 706               | 173 059                       | 15.5                                 | .3                              | 82.0                                     |
|            | 55711             | Fees and commissions   | 109                                  | 1 021 384               | 152 536                       | 14.9                                 | .2                              | X  |
|            | 55712             | Net gains (losses) in trading accounts, excluding interest income                                    | 14                                   | 16 964                  | 3 444                         | 20.3                                 | Z                               | X  |
|            | 55713             | Interest income from trading accounts  | 6                                    | 90 953                  | 17 079                        | 18.8                                 | Z                               | X  |
|            | 55720             | Option contracts, exchange-traded  | 137                                  | 417 489                 | 113 793                       | 27.3                                 | .2                              | 79.5                                     |
|            | 55721             | Fees and commissions   | 113                                  | 410 270                 | 107 107                       | 26.1                                 | .2                              | X  |
|            | 55722             | Net gains (losses) in trading accounts, excluding interest income                                    | 28                                   | 28 293                  | 6 613                         | 23.4                                 | Z                               | X  |
|            | 55730             | Forward contracts, traded over-the-counter   | 31                                   | 13 620                  | 9 677                         | 71.1                                 | Z                               | 81.2                                     |
|            | 55731             | Fees and commissions   | 29                                   | 9 430                   | 8 451                         | 89.6                                 | Z                               | X  |
|            | 55740             | Swaps, traded over-the-counter   | 10                                   | 158 181                 | 11 744                        | 7.4                                  | Z                               | X  |

See footnotes at end of table.



**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 523920     |                   | Portfolio management—Con.  |                                      |                         |                               |                                      |                                 |  |
|            |                   | Brokering and dealing products - derivative contracts—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 55750             | Option contracts traded over-the-counter .....   | 16                                   | 14 380                  | 1 640                         | 11.4                                 | Z                               | 82.0                                     |
|            | 55751             | Fees and commissions .....   | 12                                   | 7 734                   | 457                           | 5.9                                  | Z                               | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....  | 22                                   | 48 028                  | 4 360                         | 9.1                                  | Z                               | 61.3                                     |
|            | 55761             | Fees and commissions .....   | 13                                   | 31 289                  | 1 101                         | 3.5                                  | Z                               | X  |
|            | 55763             | Interest income from trading accounts .....  | 7                                    | 12 602                  | 2 410                         | 19.1                                 | Z                               | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts ..... | 534                                  | 2 760 178               | 538 035                       | 19.5                                 | .8                              | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....                | 68                                   | 1 127 169               | 299 309                       | 26.6                                 | .4                              | X  |
|            | 56110             | Brokerage correspondent products - fees .....  | 44                                   | 67 763                  | 19 970                        | 29.5                                 | Z                               | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....                     | 28                                   | 1 675 229               | 370 038                       | 22.1                                 | .5                              | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....   | 22                                   | 1 145 284               | 52 906                        | 4.6                                  | .1                              | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net .....                            | 12                                   | 269 750                 | 11 964                        | 4.4                                  | Z                               | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....   | 135                                  | 3 887 183               | 726 084                       | 18.7                                 | 1.1                             | X  |
|            | 56610             | Trading equities on own account - net gain (losses) .....  | 408                                  | 3 218 669               | 352 239                       | 10.9                                 | .5                              | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses) .....   | 37                                   | 353 861                 | 76 193                        | 21.5                                 | .1                              | X  |
|            | 56810             | Trading foreign currency on own account - net gain (losses) .....  | 13                                   | 76 942                  | 10 211                        | 13.3                                 | Z                               | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....                                      | 102                                  | 3 647 007               | 64 785                        | 1.8                                  | .1                              | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....   | 190                                  | 1 982 656               | 1 672 273                     | 84.3                                 | 2.5                             | X  |
|            |                   | Management of financial market and clearing products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees .....   | 40                                   | 660 613                 | 66 696                        | 10.1                                 | .1                              | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees .....  | 33                                   | 3 383 031               | 91 044                        | 2.7                                  | .1                              | X  |
|            |                   | Financial planning and investment management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government .....                                      | 3 866                                | 23 279 134              | 16 153 847                    | 69.4                                 | 24.0                            | X  |
|            | 57720             | Financial planning and investment management services for individuals .....  | 9 369                                | 50 884 407              | 41 404 138                    | 81.4                                 | 61.5                            | X  |
|            | 57810             | Other products supporting financial services - fees .....  | 1 347                                | 19 128 417              | 2 632 128                     | 13.8                                 | 3.9                             | X  |
| 52393      |                   | Investment advice .....  | 14 660                               | X                       | 13 039 600                    | X                                    | 100.0                           | 63.3                                     |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....  | 131                                  | 70 569                  | 18 344                        | 26.0                                 | .1                              | 56.8                                     |
|            | 55011             | Interest income .....  | 100                                  | 61 090                  | 12 709                        | 20.8                                 | .1                              | X  |
|            | 55012             | Origination fees .....   | 7                                    | 3 098                   | 1 988                         | 64.2                                 | Z                               | X  |
|            | 55013             | Other fees .....   | 28                                   | 8 547                   | 3 647                         | 42.7                                 | Z                               | X  |
|            | 55020             | Loans to nonfinancial businesses - secured .....   | 210                                  | 45 184                  | 12 875                        | 28.5                                 | .1                              | 51.3                                     |
|            | 55021             | Interest income .....  | 168                                  | 41 456                  | 9 784                         | 23.6                                 | .1                              | X  |
|            | 55022             | Origination fees .....   | 62                                   | 35 908                  | 1 708                         | 4.8                                  | Z                               | X  |
|            | 55023             | Other fees .....   | 79                                   | 38 314                  | 1 383                         | 3.6                                  | Z                               | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured .....   | 217                                  | 34 848                  | 11 791                        | 33.8                                 | .1                              | 57.6                                     |
|            | 55031             | Interest income .....  | 202                                  | 31 595                  | 8 906                         | 28.2                                 | .1                              | X  |
|            | 55032             | Origination fees .....   | 15                                   | 1 064                   | 227                           | 21.3                                 | Z                               | X  |
|            | 55033             | Other fees .....   | 35                                   | 4 878                   | 2 658                         | 54.5                                 | Z                               | X  |
|            | 55040             | Loans to governments .....   | 80                                   | 3 596                   | 1 532                         | 42.6                                 | Z                               | X  |
|            |                   | Securities origination products:   |                                      |                         |                               |                                      |                                 |  |
|            | 55310             | Public offering products - equity securities .....   | 257                                  | 90 763                  | 9 165                         | 10.1                                 | .1                              | X  |
|            | 55320             | Public offering products - debt securities .....   | 134                                  | 44 552                  | 1 707                         | 3.8                                  | Z                               | X  |
|            | 55330             | Private placement - equity securities .....  | 77                                   | 29 224                  | 3 291                         | 11.3                                 | Z                               | X  |
|            | 55340             | Private placement - debt securities .....  | 20                                   | 13 142                  | 2 002                         | 15.2                                 | Z                               | X  |
|            |                   | Brokering and dealing products - debt instruments:   |                                      |                         |                               |                                      |                                 |  |
|            | 55410             | Negotiable certificates of deposit .....   | 274                                  | 76 580                  | 9 930                         | 13.0                                 | .1                              | 63.2                                     |
|            | 55411             | Fees and commissions .....   | 260                                  | 48 193                  | 8 630                         | 17.9                                 | .1                              | X  |
|            | 55412             | Net gains (losses) in trading accounts, excluding interest income .....  | 17                                   | 18 546                  | 986                           | 5.3                                  | Z                               | X  |
|            | 55413             | Interest income from trading accounts .....  | 15                                   | 33 631                  | 246                           | .7                                   | Z                               | X  |
|            | 55420             | Commercial paper issued by financial institutions .....  | 47                                   | 38 271                  | 1 679                         | 4.4                                  | Z                               | 58.3                                     |
|            | 55421             | Fees and commissions .....   | 38                                   | 10 611                  | 1 418                         | 13.4                                 | Z                               | X  |
|            | 55423             | Interest income from trading accounts .....  | 9                                    | 27 660                  | 260                           | .9                                   | Z                               | X  |
|            | 55430             | Commercial paper issued by nonfinancial institutions .....   | 28                                   | 23 836                  | 697                           | 2.9                                  | Z                               | 61.3                                     |
|            | 55431             | Fees and commissions .....   | 22                                   | 1 186                   | 256                           | 21.6                                 | Z                               | X  |
|            | 55433             | Interest income from trading accounts .....  | 6                                    | 22 650                  | 441                           | 1.9                                  | Z                               | X  |
|            | 55440             | Bankers acceptance .....   | 27                                   | 3 818                   | 1 576                         | 41.3                                 | Z                               | 59.1                                     |
|            | 55441             | Fees and commissions .....   | 27                                   | 3 818                   | 1 576                         | 41.3                                 | Z                               | X  |
|            | 55450             | Treasury bills .....   | 178                                  | 64 445                  | 9 974                         | 15.5                                 | .1                              | 57.0                                     |
|            | 55451             | Fees and commissions .....   | 153                                  | 28 527                  | 6 302                         | 22.1                                 | Z                               | X  |
|            | 55453             | Interest income from trading accounts .....  | 25                                   | 35 918                  | 3 672                         | 10.2                                 | Z                               | X  |
|            | 55460             | Other money market instruments .....   | 280                                  | 114 740                 | 17 750                        | 15.5                                 | .1                              | 63.3                                     |
|            | 55461             | Fees and commissions .....   | 209                                  | 57 290                  | 14 699                        | 25.7                                 | .1                              | X  |
|            | 55462             | Net gains (losses) in trading accounts, excluding interest income .....  | 25                                   | 232                     | 87                            | 37.5                                 | Z                               | X  |
|            | 55463             | Interest income from trading accounts .....  | 59                                   | 57 367                  | 2 964                         | 5.2                                  | Z                               | X  |
|            | 55470             | Corporate and trust notes and bonds .....  | 384                                  | 142 303                 | 40 100                        | 28.2                                 | .3                              | 62.7                                     |
|            | 55471             | Fees and commissions .....   | 348                                  | 85 962                  | 13 910                        | 16.2                                 | .1                              | X  |
|            | 55472             | Net gains (losses) in trading accounts, excluding interest income .....  | 27                                   | 50 763                  | 468                           | .9                                   | Z                               | X  |
|            | 55473             | Interest income from trading accounts .....  | 36                                   | 56 342                  | 25 722                        | 45.7                                 | .2                              | X  |
|            | 55480             | National government notes and bonds .....  | 270                                  | 95 987                  | 8 557                         | 8.9                                  | .1                              | 62.9                                     |
|            | 55481             | Fees and commissions .....   | 245                                  | 67 412                  | 6 772                         | 10.0                                 | .1                              | X  |
|            | 55482             | Net gains (losses) in trading accounts, excluding interest income .....  | 21                                   | 28 101                  | 712                           | 2.5                                  | Z                               | X  |
|            | 55483             | Interest income from trading accounts .....  | 14                                   | 28 138                  | 1 073                         | 3.8                                  | Z                               | X  |
|            | 55490             | State provincial and local governments notes and bonds .....   | 285                                  | 112 177                 | 29 321                        | 26.1                                 | .2                              | 52.6                                     |
|            | 55491             | Fees and commissions .....   | 263                                  | 68 416                  | 25 362                        | 37.1                                 | .2                              | X  |
|            | 55492             | Net gains (losses) in trading accounts, excluding interest income .....  | 18                                   | 11 271                  | 474                           | 4.2                                  | Z                               | X  |
|            | 55493             | Interest income from trading accounts .....  | 23                                   | 43 761                  | 3 485                         | 8.0                                  | Z                               | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line   | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 52393      |                   | Investment advice—Con.  |                                      |                         |                               |                                      |                                 |  |
|            | 55610             | Brokering and dealing products, equities.....   | 3 861                                | 2 389 553               | 880 533                       | 36.8                                 | 6.8                             | 62.6                                     |
|            | 55611             | Fees and commissions.....   | 3 804                                | 2 350 088               | 824 299                       | 35.1                                 | 6.3                             | X  |
|            | 55612             | Net gains (losses) in trading accounts, excluding interest income.....  | 167                                  | 1 098 882               | 53 303                        | 4.9                                  | .4                              | X  |
|            | 55613             | Interest income from trading accounts.....  | 115                                  | 104 388                 | 2 647                         | 2.5                                  | Z                               | X  |
|            | 55614             | Margin interest.....  | 48                                   | 4 699                   | 284                           | 6.0                                  | Z                               | X  |
|            |                   | Brokering and dealing products - derivative contracts:  |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded.....   | 278                                  | 585 659                 | 164 620                       | 28.1                                 | 1.3                             | 63.3                                     |
|            | 55711             | Fees and commissions.....   | 249                                  | 556 017                 | 132 337                       | 23.8                                 | 1.0                             | X  |
|            | 55712             | Net gains (losses) in trading accounts, excluding interest income.....  | 115                                  | 532 456                 | 32 129                        | 6.0                                  | Z                               | X  |
|            | 55713             | Interest income from trading accounts.....  | 22                                   | 4 814                   | 154                           | 3.2                                  | Z                               | X  |
|            | 55720             | Option contracts, exchange-traded.....  | 206                                  | 83 968                  | 9 515                         | 11.3                                 | .1                              | 61.9                                     |
|            | 55721             | Fees and commissions.....   | 180                                  | 82 003                  | 7 881                         | 9.6                                  | .1                              | X  |
|            | 55722             | Net gains (losses) in trading accounts, excluding interest income.....  | 26                                   | 6 534                   | 1 239                         | 19.0                                 | Z                               | X  |
|            | 55724             | Margin interest.....  | 14                                   | 1 298                   | 395                           | 30.4                                 | Z                               | X  |
|            | 55730             | Forward contracts, traded over-the-counter.....   | 65                                   | 34 293                  | 3 755                         | 11.0                                 | Z                               | 59.5                                     |
|            | 55731             | Fees and commissions.....   | 54                                   | 5 401                   | 3 270                         | 60.5                                 | Z                               | X  |
|            | 55732             | Net gains (losses) in trading accounts, excluding interest income.....  | 11                                   | 6 509                   | 86                            | 1.3                                  | Z                               | X  |
|            | 55733             | Interest income from trading accounts.....  | 16                                   | 29 357                  | 399                           | 1.4                                  | Z                               | X  |
|            | 55740             | Swaps, traded over-the-counter.....   | 38                                   | 32 629                  | 8 822                         | 27.0                                 | .1                              | 62.9                                     |
|            | 55741             | Fees and commissions.....   | 28                                   | 4 619                   | 376                           | 8.1                                  | Z                               | X  |
|            | 55742             | Net gains (losses) in trading accounts, excluding interest income.....  | 10                                   | 28 010                  | 6 084                         | 21.7                                 | Z                               | X  |
|            | 55743             | Interest income from trading accounts.....  | 10                                   | 28 010                  | 2 362                         | 8.4                                  | Z                               | X  |
|            | 55750             | Option contracts traded over-the-counter.....   | 37                                   | 30 537                  | 2 441                         | 8.0                                  | Z                               | 62.7                                     |
|            | 55751             | Fees and commissions.....   | 10                                   | 353                     | 16                            | 4.5                                  | Z                               | X  |
|            | 55752             | Net gains (losses) in trading accounts, excluding interest income.....  | 20                                   | 28 822                  | 1 985                         | 6.9                                  | Z                               | X  |
|            | 55753             | Interest income from trading accounts.....  | 12                                   | 28 267                  | 240                           | .8                                   | Z                               | X  |
|            | 55754             | Margin interest.....  | 7                                    | 1 362                   | 200                           | 14.7                                 | Z                               | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter.....  | 61                                   | 30 466                  | 5 243                         | 17.2                                 | Z                               | 62.4                                     |
|            | 55761             | Fees and commissions.....   | 61                                   | 30 466                  | 1 483                         | 4.9                                  | Z                               | X  |
|            | 55762             | Net gains (losses) in trading accounts, excluding interest income.....  | 16                                   | 28 520                  | 546                           | 1.9                                  | Z                               | X  |
|            | 55763             | Interest income from trading accounts.....  | 16                                   | 28 520                  | 3 214                         | 11.3                                 | Z                               | X  |
|            | 55910             | Brokering and dealing foreign currency fees - wholesale.....  | 6                                    | 951                     | 236                           | 24.8                                 | Z                               | X  |
|            | 56010             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts..... | 997                                  | 234 991                 | 53 308                        | 22.7                                 | .4                              | X  |
|            | 56110             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates.....                | 173                                  | 56 005                  | 11 164                        | 19.9                                 | .1                              | X  |
|            | 56210             | Brokerage correspondent products - fees.....  | 30                                   | 6 327                   | 1 099                         | 17.4                                 | Z                               | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts.....                     | 32                                   | 28 619                  | 1 346                         | 4.7                                  | Z                               | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses).....   | 12                                   | 195 018                 | 4 554                         | 2.3                                  | Z                               | X  |
|            | 56610             | Trading equities on own account - net gain (losses).....  | 246                                  | 208 562                 | 13 449                        | 6.4                                  | .1                              | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses).....   | 8                                    | 57 736                  | 55 767                        | 96.6                                 | .4                              | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses).....                                      | 46                                   | 144 800                 | 1 593                         | 1.1                                  | Z                               | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees.....   | 26                                   | 51 699                  | 30 957                        | 59.9                                 | .2                              | X  |
|            |                   | Management of financial market and clearing products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees.....   | 39                                   | 8 900                   | 942                           | 10.6                                 | Z                               | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees.....  | 7                                    | 3 589                   | 3 514                         | 97.9                                 | Z                               | X  |
|            |                   | Financial planning and investment management products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government.....                                      | 3 227                                | 4 154 738               | 3 310 875                     | 79.7                                 | 25.4                            | X  |
|            | 57720             | Financial planning and investment management services for individuals.....  | 9 440                                | 9 255 048               | 8 002 122                     | 86.5                                 | 61.4                            | X  |
|            | 57810             | Other products supporting financial services - fees.....  | 1 925                                | 1 695 484               | 288 657                       | 17.0                                 | 2.2                             | X  |
| 523930     |                   | Investment advice.....  | 14 660                               | X                       | 13 039 600                    | X                                    | 100.0                           | 63.3                                     |
|            |                   | Loan income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses.....  | 131                                  | 70 569                  | 18 344                        | 26.0                                 | .1                              | 56.8                                     |
|            | 55011             | Interest income.....  | 100                                  | 61 090                  | 12 709                        | 20.8                                 | .1                              | X  |
|            | 55012             | Origination fees.....   | 7                                    | 3 098                   | 1 988                         | 64.2                                 | Z                               | X  |
|            | 55013             | Other fees.....   | 28                                   | 8 547                   | 3 647                         | 42.7                                 | Z                               | X  |
|            | 55020             | Loans to nonfinancial businesses - secured.....   | 210                                  | 45 184                  | 12 875                        | 28.5                                 | .1                              | 51.3                                     |
|            | 55021             | Interest income.....  | 168                                  | 41 456                  | 9 784                         | 23.6                                 | .1                              | X  |
|            | 55022             | Origination fees.....   | 62                                   | 35 908                  | 1 708                         | 4.8                                  | Z                               | X  |
|            | 55023             | Other fees.....   | 79                                   | 38 314                  | 1 383                         | 3.6                                  | Z                               | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured.....   | 217                                  | 34 848                  | 11 791                        | 33.8                                 | .1                              | 57.6                                     |
|            | 55031             | Interest income.....  | 202                                  | 31 595                  | 8 906                         | 28.2                                 | .1                              | X  |
|            | 55032             | Origination fees.....   | 15                                   | 1 064                   | 227                           | 21.3                                 | Z                               | X  |
|            | 55033             | Other fees.....   | 35                                   | 4 878                   | 2 658                         | 54.5                                 | Z                               | X  |
|            | 55040             | Loans to governments.....   | 80                                   | 3 596                   | 1 532                         | 42.6                                 | Z                               | X  |
|            |                   | Securities origination products:  |                                      |                         |                               |                                      |                                 |  |
|            | 55310             | Public offering products - equity securities.....   | 257                                  | 90 763                  | 9 165                         | 10.1                                 | .1                              | X  |
|            | 55320             | Public offering products - debt securities.....   | 134                                  | 44 552                  | 1 707                         | 3.8                                  | Z                               | X  |
|            | 55330             | Private placement - equity securities.....  | 77                                   | 29 224                  | 3 291                         | 11.3                                 | Z                               | X  |
|            | 55340             | Private placement - debt securities.....  | 20                                   | 13 142                  | 2 002                         | 15.2                                 | Z                               | X  |
|            |                   | Brokering and dealing products - debt instruments:  |                                      |                         |                               |                                      |                                 |  |
|            | 55410             | Negotiable certificates of deposit.....   | 274                                  | 76 580                  | 9 930                         | 13.0                                 | .1                              | 63.2                                     |
|            | 55411             | Fees and commissions.....   | 260                                  | 48 193                  | 8 630                         | 17.9                                 | .1                              | X  |
|            | 55412             | Net gains (losses) in trading accounts, excluding interest income.....  | 17                                   | 18 546                  | 986                           | 5.3                                  | Z                               | X  |
|            | 55413             | Interest income from trading accounts.....  | 15                                   | 33 631                  | 246                           | .7                                   | Z                               | X  |
|            | 55420             | Commercial paper issued by financial institutions.....  | 47                                   | 38 271                  | 1 679                         | 4.4                                  | Z                               | 58.3                                     |
|            | 55421             | Fees and commissions.....   | 38                                   | 10 611                  | 1 418                         | 13.4                                 | Z                               | X  |
|            | 55423             | Interest income from trading accounts.....  | 9                                    | 27 660                  | 260                           | .9                                   | Z                               | X  |
|            | 55430             | Commercial paper issued by nonfinancial institutions.....   | 28                                   | 23 836                  | 697                           | 2.9                                  | Z                               | 61.3                                     |
|            | 55431             | Fees and commissions.....   | 22                                   | 1 186                   | 256                           | 21.6                                 | Z                               | X  |
|            | 55433             | Interest income from trading accounts.....  | 6                                    | 22 650                  | 441                           | 1.9                                  | Z                               | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 523930     |                   | Investment advice—Con.   |                                      |                         |                               |                                      |                                 |  |
|            |                   | Brokering and dealing products - debt instruments—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 55440             | Bankers acceptance   | 27                                   | 3 818                   | 1 576                         | 41.3                                 | Z                               | 59.1                                     |
|            | 55441             | Fees and commissions   | 27                                   | 3 818                   | 1 576                         | 41.3                                 | Z                               | X  |
|            | 55450             | Treasury bills   | 178                                  | 64 445                  | 9 974                         | 15.5                                 | .1                              | 57.0                                     |
|            | 55451             | Fees and commissions   | 153                                  | 28 527                  | 6 302                         | 22.1                                 | Z                               | X  |
|            | 55453             | Interest income from trading accounts  | 25                                   | 35 918                  | 3 672                         | 10.2                                 | Z                               | X  |
|            | 55460             | Other money market instruments   | 280                                  | 114 740                 | 17 750                        | 15.5                                 | .1                              | 63.3                                     |
|            | 55461             | Fees and commissions   | 209                                  | 57 290                  | 14 699                        | 25.7                                 | .1                              | X  |
|            | 55462             | Net gains (losses) in trading accounts, excluding interest income  | 25                                   | 232                     | 87                            | 37.5                                 | Z                               | X  |
|            | 55463             | Interest income from trading accounts  | 59                                   | 57 367                  | 2 964                         | 5.2                                  | Z                               | X  |
|            | 55470             | Corporate and trust notes and bonds  | 384                                  | 142 303                 | 40 100                        | 28.2                                 | .3                              | 62.7                                     |
|            | 55471             | Fees and commissions   | 348                                  | 85 962                  | 13 910                        | 16.2                                 | .1                              | X  |
|            | 55472             | Net gains (losses) in trading accounts, excluding interest income  | 27                                   | 50 763                  | 468                           | .9                                   | Z                               | X  |
|            | 55473             | Interest income from trading accounts  | 36                                   | 56 342                  | 25 722                        | 45.7                                 | .2                              | X  |
|            | 55480             | National government notes and bonds  | 270                                  | 95 987                  | 8 557                         | 8.9                                  | .1                              | 62.9                                     |
|            | 55481             | Fees and commissions   | 245                                  | 67 412                  | 6 772                         | 10.0                                 | .1                              | X  |
|            | 55482             | Net gains (losses) in trading accounts, excluding interest income  | 21                                   | 28 101                  | 712                           | 2.5                                  | Z                               | X  |
|            | 55483             | Interest income from trading accounts  | 14                                   | 28 138                  | 1 073                         | 3.8                                  | Z                               | X  |
|            | 55490             | State provincial and local governments notes and bonds   | 285                                  | 112 177                 | 29 321                        | 26.1                                 | .2                              | 52.6                                     |
|            | 55491             | Fees and commissions   | 263                                  | 68 416                  | 25 362                        | 37.1                                 | .2                              | X  |
|            | 55492             | Net gains (losses) in trading accounts, excluding interest income  | 18                                   | 11 271                  | 474                           | 4.2                                  | Z                               | X  |
|            | 55493             | Interest income from trading accounts  | 23                                   | 43 761                  | 3 485                         | 8.0                                  | Z                               | X  |
|            | 55610             | Brokering and dealing products, equities   | 3 861                                | 2 389 553               | 880 533                       | 36.8                                 | 6.8                             | 62.6                                     |
|            | 55611             | Fees and commissions   | 3 804                                | 2 350 088               | 824 299                       | 35.1                                 | 6.3                             | X  |
|            | 55612             | Net gains (losses) in trading accounts, excluding interest income  | 167                                  | 1 098 882               | 53 303                        | 4.9                                  | .4                              | X  |
|            | 55613             | Interest income from trading accounts  | 115                                  | 104 388                 | 2 647                         | 2.5                                  | Z                               | X  |
|            | 55614             | Margin interest  | 48                                   | 4 699                   | 284                           | 6.0                                  | Z                               | X  |
|            |                   | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded   | 278                                  | 585 659                 | 164 620                       | 28.1                                 | 1.3                             | 63.3                                     |
|            | 55711             | Fees and commissions   | 249                                  | 556 017                 | 132 337                       | 23.8                                 | 1.0                             | X  |
|            | 55712             | Net gains (losses) in trading accounts, excluding interest income  | 115                                  | 532 456                 | 32 129                        | 6.0                                  | .2                              | X  |
|            | 55713             | Interest income from trading accounts  | 22                                   | 4 814                   | 154                           | 3.2                                  | Z                               | X  |
|            | 55720             | Option contracts, exchange-traded  | 206                                  | 83 968                  | 9 515                         | 11.3                                 | .1                              | 61.9                                     |
|            | 55721             | Fees and commissions   | 180                                  | 82 003                  | 7 881                         | 9.6                                  | .1                              | X  |
|            | 55722             | Net gains (losses) in trading accounts, excluding interest income  | 26                                   | 6 534                   | 1 239                         | 19.0                                 | Z                               | X  |
|            | 55724             | Margin interest  | 14                                   | 1 298                   | 395                           | 30.4                                 | Z                               | X  |
|            | 55730             | Forward contracts, traded over-the-counter   | 65                                   | 34 293                  | 3 755                         | 11.0                                 | Z                               | 59.5                                     |
|            | 55731             | Fees and commissions   | 54                                   | 5 401                   | 3 270                         | 60.5                                 | Z                               | X  |
|            | 55732             | Net gains (losses) in trading accounts, excluding interest income  | 11                                   | 6 509                   | 86                            | 1.3                                  | Z                               | X  |
|            | 55733             | Interest income from trading accounts  | 16                                   | 29 357                  | 399                           | 1.4                                  | Z                               | X  |
|            | 55740             | Swaps, traded over-the-counter   | 38                                   | 32 629                  | 8 822                         | 27.0                                 | .1                              | 62.9                                     |
|            | 55741             | Fees and commissions   | 28                                   | 4 619                   | 376                           | 8.1                                  | Z                               | X  |
|            | 55742             | Net gains (losses) in trading accounts, excluding interest income  | 10                                   | 28 010                  | 6 084                         | 21.7                                 | Z                               | X  |
|            | 55743             | Interest income from trading accounts  | 10                                   | 28 010                  | 2 362                         | 8.4                                  | Z                               | X  |
|            | 55750             | Option contracts traded over-the-counter   | 37                                   | 30 537                  | 2 441                         | 8.0                                  | Z                               | 62.7                                     |
|            | 55751             | Fees and commissions   | 10                                   | 353                     | 16                            | 4.5                                  | Z                               | X  |
|            | 55752             | Net gains (losses) in trading accounts, excluding interest income  | 20                                   | 28 822                  | 1 985                         | 6.9                                  | Z                               | X  |
|            | 55753             | Interest income from trading accounts  | 12                                   | 28 267                  | 240                           | .8                                   | Z                               | X  |
|            | 55754             | Margin interest  | 7                                    | 1 362                   | 200                           | 14.7                                 | Z                               | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter  | 61                                   | 30 466                  | 5 243                         | 17.2                                 | Z                               | 62.4                                     |
|            | 55761             | Fees and commissions   | 61                                   | 30 466                  | 1 483                         | 4.9                                  | Z                               | X  |
|            | 55762             | Net gains (losses) in trading accounts, excluding interest income  | 16                                   | 28 520                  | 546                           | 1.9                                  | Z                               | X  |
|            | 55763             | Interest income from trading accounts  | 16                                   | 28 520                  | 3 214                         | 11.3                                 | Z                               | X  |
|            | 55810             | Brokering and dealing foreign currency fees - wholesale  | 6                                    | 951                     | 236                           | 24.8                                 | Z                               | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts | 997                                  | 234 991                 | 53 308                        | 22.7                                 | .4                              | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates                | 173                                  | 56 005                  | 11 164                        | 19.9                                 | .1                              | X  |
|            | 56110             | Brokerage correspondent products - fees  | 30                                   | 6 327                   | 1 099                         | 17.4                                 | Z                               | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts                     | 32                                   | 28 619                  | 1 346                         | 4.7                                  | Z                               | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses)   | 12                                   | 195 018                 | 4 554                         | 2.3                                  | Z                               | X  |
|            | 56610             | Trading equities on own account - net gain (losses)  | 246                                  | 208 562                 | 13 449                        | 6.4                                  | .1                              | X  |
|            | 56710             | Trading derivatives contracts on own account - net gain (losses)   | 8                                    | 57 736                  | 55 767                        | 96.6                                 | .4                              | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses)                                      | 46                                   | 144 800                 | 1 593                         | 1.1                                  | Z                               | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees   | 26                                   | 51 699                  | 30 957                        | 59.9                                 | .2                              | X  |
|            |                   | Management of financial market and clearing products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees   | 39                                   | 8 900                   | 942                           | 10.6                                 | Z                               | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees  | 7                                    | 3 589                   | 3 514                         | 97.9                                 | Z                               | X  |
|            |                   | Financial planning and investment management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government                                      | 3 227                                | 4 154 738               | 3 310 875                     | 79.7                                 | 25.4                            | X  |
|            | 57720             | Financial planning and investment management services for individuals  | 9 440                                | 9 255 048               | 8 002 122                     | 86.5                                 | 61.4                            | X  |
|            | 57810             | Other products supporting financial services - fees  | 1 925                                | 1 695 484               | 288 657                       | 17.0                                 | 2.2                             | X  |
| 52399      |                   | All other financial investment activities  | 3 015                                | X                       | D                             | X                                    | D                               | D  |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses  | 152                                  | D                       | D                             | D                                    | D                               | D  |
|            | 55011             | Interest income  | 152                                  | D                       | D                             | D                                    | D                               | X  |
|            | 55020             | Loans to nonfinancial businesses - secured   | 47                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55021             | Interest income  | 34                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55023             | Other fees   | 13                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured   | 31                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55031             | Interest income  | 31                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55040             | Loans to governments   | 22                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55041             | Interest income  | 22                                   | D                       | D                             | D                                    | D                               | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 52399      |                   | All other financial investment activities—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 55310             | Securities origination products:   |                                      |                         |                               |                                      |                                 |  |
|            | 55320             | Public offering products - equity securities .....   | 20                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55330             | Public offering products - debt securities .....   | 12                                   | D                       | D                             | D                                    | D                               | X  |
|            |                   | Private placement - equity securities .....  | 18                                   | D                       | D                             | D                                    | D                               | X  |
|            |                   | Brokering and dealing products - debt instruments:   |                                      |                         |                               |                                      |                                 |  |
|            | 55410             | Negotiable certificates of deposit .....   | 67                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55411             | Fees and commissions .....   | 58                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55413             | Interest income from trading accounts .....  | 9                                    | D                       | D                             | D                                    | D                               | X  |
|            | 55420             | Commercial paper issued by financial institutions .....  | 26                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55423             | Interest income from trading accounts .....  | 13                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55424             | Margin interest .....  | 13                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55430             | Commercial paper issued by nonfinancial institutions .....   | 14                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55433             | Interest income from trading accounts .....  | 14                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55440             | Bankers acceptance .....   | 24                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55444             | Margin interest .....  | 21                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55450             | Treasury bills .....   | 52                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55451             | Fees and commissions .....   | 13                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55453             | Interest income from trading accounts .....  | 39                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55460             | Other money market instruments .....   | 96                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55461             | Fees and commissions .....   | 36                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55463             | Interest income from trading accounts .....  | 73                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55470             | Corporate and trust notes and bonds .....  | 68                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55471             | Fees and commissions .....   | 33                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55473             | Interest income from trading accounts .....  | 36                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55480             | National government notes and bonds .....  | 58                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55481             | Fees and commissions .....   | 8                                    | D                       | D                             | D                                    | D                               | X  |
|            | 55482             | Net gains (losses) in trading accounts, excluding interest income .....  | 16                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55483             | Interest income from trading accounts .....  | 37                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55490             | State provincial and local governments notes and bonds .....   | 33                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55491             | Fees and commissions .....   | 13                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55493             | Interest income from trading accounts .....  | 20                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55610             | Brokering and dealing products, equities .....   | 205                                  | D                       | D                             | D                                    | D                               | D  |
|            | 55611             | Fees and commissions .....   | 179                                  | D                       | D                             | D                                    | D                               | X  |
|            | 55612             | Net gains (losses) in trading accounts, excluding interest income .....  | 22                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55613             | Interest income from trading accounts .....  | 41                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55614             | Margin interest .....  | 35                                   | D                       | D                             | D                                    | D                               | X  |
|            |                   | Brokering and dealing products - derivative contracts:   |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded .....   | 47                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55711             | Fees and commissions .....   | 39                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55712             | Net gains (losses) in trading accounts, excluding interest income .....  | 8                                    | D                       | D                             | D                                    | D                               | X  |
|            | 55713             | Interest income from trading accounts .....  | 13                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55720             | Option contracts, exchange-traded .....  | 33                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55721             | Fees and commissions .....   | 8                                    | D                       | D                             | D                                    | D                               | X  |
|            | 55723             | Interest income from trading accounts .....  | 25                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55724             | Margin interest .....  | 10                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55730             | Forward contracts, traded over-the-counter .....   | 23                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55731             | Fees and commissions .....   | 23                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55740             | Swaps, traded over-the-counter .....   | 16                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55744             | Margin interest .....  | 13                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55750             | Option contracts traded over-the-counter .....   | 22                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55752             | Net gains (losses) in trading accounts, excluding interest income .....  | 9                                    | D                       | D                             | D                                    | D                               | X  |
|            | 55753             | Interest income from trading accounts .....  | 13                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....  | 22                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55761             | Fees and commissions .....   | 13                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55810             | Brokering and dealing foreign currency fees - wholesale .....  | 12                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55910             | Brokering and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts ..... | 49                                   | D                       | D                             | D                                    | D                               | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates .....                | 32                                   | D                       | D                             | D                                    | D                               | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts .....                     | 6                                    | D                       | D                             | D                                    | D                               | X  |
|            | 56310             | Repurchase agreements - net gains (losses) .....   | 27                                   | D                       | D                             | D                                    | D                               | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net .....                            | 8                                    | D                       | D                             | D                                    | D                               | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses) .....   | 73                                   | D                       | D                             | D                                    | D                               | X  |
|            | 56610             | Trading equities on own account - net gain (losses) .....  | 143                                  | D                       | D                             | D                                    | D                               | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....                                      | 74                                   | D                       | D                             | D                                    | D                               | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....   | 1 466                                | D                       | D                             | D                                    | D                               | X  |
|            |                   | Management of financial market and clearing products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees .....   | 155                                  | D                       | D                             | D                                    | D                               | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees .....  | 120                                  | D                       | D                             | D                                    | D                               | X  |
|            | 57530             | Access fees for security and commodity contract trade execution and clearing systems .....                                     | 18                                   | D                       | D                             | D                                    | D                               | X  |
|            | 57540             | Security and commodity contract exchange and clearinghouse listing fees .....  | 20                                   | D                       | D                             | D                                    | D                               | X  |
|            |                   | Financial planning and investment management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government .....                                      | 202                                  | D                       | D                             | D                                    | D                               | X  |
|            | 57720             | Financial planning and investment management services for individuals .....  | 791                                  | D                       | D                             | D                                    | D                               | X  |
|            | 57810             | Other products supporting financial services - fees .....  | 512                                  | D                       | D                             | D                                    | D                               | X  |
| 523991     |                   | Trust, fiduciary, and custody activities .....   | 2 560                                | X                       | D                             | X                                    | D                               | D  |
|            |                   | Loan income:   |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loans to financial businesses .....  | 95                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55011             | Interest income .....  | 95                                   | D                       | D                             | D                                    | D                               | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 523991     |                   | Trust, fiduciary, and custody activities—Con.  |                                      |                         |                               |                                      |                                 |  |
|            |                   | Loan income—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 55020             | Loans to nonfinancial businesses - secured   | 47                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55021             | Interest income  | 34                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55023             | Other fees   | 13                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55030             | Loans to nonfinancial businesses - unsecured   | 28                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55031             | Interest income  | 28                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55040             | Loans to governments   | 22                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55041             | Interest income  | 22                                   | D                       | D                             | D                                    | D                               | X  |
|            |                   | Securities origination products:   |                                      |                         |                               |                                      |                                 |  |
|            | 55310             | Public offering products - equity securities   | 20                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55320             | Public offering products - debt securities   | 12                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55330             | Private placement - equity securities  | 18                                   | D                       | D                             | D                                    | D                               | X  |
|            |                   | Brokerage and dealing products - debt instruments:   |                                      |                         |                               |                                      |                                 |  |
|            | 55410             | Negotiable certificates of deposit   | 26                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55411             | Fees and commissions   | 17                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55413             | Interest income from trading accounts  | 9                                    | D                       | D                             | D                                    | D                               | X  |
|            | 55420             | Commercial paper issued by financial institutions  | 17                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55424             | Margin interest  | 13                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55430             | Commercial paper issued by nonfinancial institutions   | 13                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55433             | Interest income from trading accounts  | 13                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55440             | Bankers acceptance   | 24                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55444             | Margin interest  | 21                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55450             | Treasury bills   | 52                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55451             | Fees and commissions   | 13                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55453             | Interest income from trading accounts  | 39                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55460             | Other money market instruments   | 85                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55461             | Fees and commissions   | 25                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55463             | Interest income from trading accounts  | 73                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55470             | Corporate and trust notes and bonds  | 68                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55471             | Fees and commissions   | 33                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55473             | Interest income from trading accounts  | 36                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55480             | National government notes and bonds  | 58                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55481             | Fees and commissions   | 8                                    | D                       | D                             | D                                    | D                               | X  |
|            | 55482             | Net gains (losses) in trading accounts, excluding interest income  | 16                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55483             | Interest income from trading accounts  | 37                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55490             | State provincial and local governments notes and bonds   | 33                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55491             | Fees and commissions   | 13                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55493             | Interest income from trading accounts  | 20                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55610             | Brokerage and dealing products, equities   | 91                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55611             | Fees and commissions   | 69                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55612             | Net gains (losses) in trading accounts, excluding interest income  | 13                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55613             | Interest income from trading accounts  | 22                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55614             | Margin interest  | 21                                   | D                       | D                             | D                                    | D                               | X  |
|            |                   | Brokerage and dealing products - derivative contracts:   |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded   | 23                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55711             | Fees and commissions   | 15                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55712             | Net gains (losses) in trading accounts, excluding interest income  | 8                                    | D                       | D                             | D                                    | D                               | X  |
|            | 55713             | Interest income from trading accounts  | 13                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55720             | Option contracts, exchange-traded  | 33                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55721             | Fees and commissions   | 8                                    | D                       | D                             | D                                    | D                               | X  |
|            | 55723             | Interest income from trading accounts  | 25                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55724             | Margin interest  | 10                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55730             | Forward contracts, traded over-the-counter   | 19                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55731             | Fees and commissions   | 19                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55740             | Swaps, traded over-the-counter   | 16                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55744             | Margin interest  | 13                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55750             | Option contracts traded over-the-counter   | 13                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55753             | Interest income from trading accounts  | 13                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter  | 13                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55761             | Fees and commissions   | 13                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55810             | Brokerage and dealing foreign currency fees - wholesale  | 12                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55910             | Brokerage and dealing investment company securities, including mutual funds, close-end funds, and unit investment trusts | 45                                   | D                       | D                             | D                                    | D                               | X  |
|            | 56210             | Securities lending fees, including securities borrowed from a broker's inventory and margin accounts                     | 6                                    | D                       | D                             | D                                    | D                               | X  |
|            | 56310             | Repurchase agreements - net gains (losses)   | 23                                   | D                       | D                             | D                                    | D                               | X  |
|            | 56410             | Financing related to securities, excluding securities lending and repurchase agreements - net                            | 8                                    | D                       | D                             | D                                    | D                               | X  |
|            | 56510             | Trading debt instruments on own account - net gains (losses)   | 73                                   | D                       | D                             | D                                    | D                               | X  |
|            | 56610             | Trading equities on own account - net gain (losses)  | 125                                  | D                       | D                             | D                                    | D                               | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses)                                      | 52                                   | D                       | D                             | D                                    | D                               | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees   | 1 456                                | D                       | D                             | D                                    | D                               | X  |
|            |                   | Management of financial market and clearing products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees   | 73                                   | D                       | D                             | D                                    | D                               | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees  | 35                                   | D                       | D                             | D                                    | D                               | X  |
|            | 57530             | Access fees for security and commodity contract trade execution and clearing systems                                     | 12                                   | D                       | D                             | D                                    | D                               | X  |
|            | 57540             | Security and commodity contract exchange and clearinghouse listing fees  | 14                                   | D                       | D                             | D                                    | D                               | X  |
|            |                   | Financial planning and investment management products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57710             | Financial planning and investment management services for businesses and government                                      | 202                                  | D                       | D                             | D                                    | D                               | X  |
|            | 57720             | Financial planning and investment management services for individuals  | 766                                  | D                       | D                             | D                                    | D                               | X  |
|            | 57810             | Other products supporting financial services - fees  | 448                                  | D                       | D                             | D                                    | D                               | X  |
| 523999     |                   | Miscellaneous financial investment activities  | 455                                  | X                       | D                             | X                                    | D                               | D  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line   | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 523999     |                   | Miscellaneous financial investment activities—Con.  |                                      |                         |                               |                                      |                                 |  |
|            | 55010             | Loan income:  |                                      |                         |                               |                                      |                                 |  |
|            | 55011             | Loans to financial businesses .....   | 57                                   | D                       | D                             | D                                    | D                               | D  |
|            |                   | Interest income .....   | 57                                   | D                       | D                             | D                                    | D                               | X  |
|            |                   | Brokering and dealing products - debt instruments:  |                                      |                         |                               |                                      |                                 |  |
|            | 55410             | Negotiable certificates of deposit .....  | 41                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55411             | Fees and commissions .....  | 41                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55420             | Commercial paper issued by financial institutions .....   | 9                                    | D                       | D                             | D                                    | D                               | D  |
|            | 55423             | Interest income from trading accounts .....   | 9                                    | D                       | D                             | D                                    | D                               | X  |
|            | 55460             | Other money market instruments .....  | 11                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55461             | Fees and commissions .....  | 11                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55610             | Brokering and dealing products, equities .....  | 114                                  | D                       | D                             | D                                    | D                               | D  |
|            | 55611             | Fees and commissions .....  | 110                                  | D                       | D                             | D                                    | D                               | X  |
|            | 55612             | Net gains (losses) in trading accounts, excluding interest income .....   | 9                                    | D                       | D                             | D                                    | D                               | D  |
|            | 55613             | Interest income from trading accounts .....   | 19                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55614             | Margin interest .....   | 14                                   | D                       | D                             | D                                    | D                               | X  |
|            |                   | Brokering and dealing products - derivative contracts:  |                                      |                         |                               |                                      |                                 |  |
|            | 55710             | Futures contracts, exchange-traded .....  | 24                                   | D                       | D                             | D                                    | D                               | D  |
|            | 55711             | Fees and commissions .....  | 24                                   | D                       | D                             | D                                    | D                               | X  |
|            | 55750             | Option contracts traded over-the-counter .....  | 9                                    | D                       | D                             | D                                    | D                               | D  |
|            | 55752             | Net gains (losses) in trading accounts, excluding interest income .....   | 9                                    | D                       | D                             | D                                    | D                               | X  |
|            | 55760             | Other derivative contracts, traded over-the-counter .....   | 9                                    | D                       | D                             | D                                    | D                               | X  |
|            | 56010             | Brokering and dealing other financial instruments, including commodity pools and face-amount certificates ..... | 32                                   | D                       | D                             | D                                    | D                               | X  |
|            | 56610             | Trading equities on own account - net gain (losses) .....   | 18                                   | D                       | D                             | D                                    | D                               | X  |
|            | 56910             | Trading other securities and commodity contracts on own account - net gain (losses) .....                       | 22                                   | D                       | D                             | D                                    | D                               | X  |
|            | 57410             | Trust products for business and governments - fiduciary fees .....  | 10                                   | D                       | D                             | D                                    | D                               | X  |
|            |                   | Management of financial market and clearing products:   |                                      |                         |                               |                                      |                                 |  |
|            | 57510             | Payment clearing and settlement fees .....  | 82                                   | D                       | D                             | D                                    | D                               | X  |
|            | 57520             | Security and commodity contract trade execution, clearing and settlement fees .....                             | 85                                   | D                       | D                             | D                                    | D                               | X  |
|            | 57530             | Access fees for security and commodity contract trade execution and clearing systems .....                      | 6                                    | D                       | D                             | D                                    | D                               | X  |
|            | 57540             | Security and commodity contract exchange and clearinghouse listing fees .....                                   | 6                                    | D                       | D                             | D                                    | D                               | X  |
|            |                   | Financial planning and investment management products:  |                                      |                         |                               |                                      |                                 |  |
|            | 57720             | Financial planning and investment management services for individuals .....                                     | 25                                   | D                       | D                             | D                                    | D                               | X  |
|            | 57810             | Other products supporting financial services - fees .....   | 64                                   | D                       | D                             | D                                    | D                               | X  |
| 524        |                   | Insurance carriers and related activities .....   | 169 520                              | X                       | 1 380 082 817                 | X                                    | 100.0                           | 84.8                                     |
|            | 50110             | Life insurance premiums earned - net .....  | N                                    | N                       | 121 166 476                   | N                                    | 8.8                             | X  |
|            | 50120             | Accident, health, and medical insurance premiums earned - net .....   | N                                    | N                       | 356 674 795                   | N                                    | 25.8                            | X  |
|            | 50130             | Property and casualty direct insurance premiums earned - net .....  | N                                    | N                       | 321 137 208                   | N                                    | 23.3                            | X  |
|            | 50160             | Title insurance premiums earned - net .....   | N                                    | N                       | 9 918 345                     | N                                    | .7                              | X  |
|            | 50170             | Other insurance premiums earned - net .....   | N                                    | N                       | 12 001 275                    | N                                    | .9                              | X  |
|            | 50180             | Reinsurance premiums - assumed .....  | N                                    | N                       | 59 670 332                    | N                                    | 4.3                             | X  |
|            | 50190             | Annuity revenue, including considerations and annuity fund deposit .....  | N                                    | N                       | 206 838 567                   | N                                    | 15.0                            | X  |
|            | 50340             | Realized capital gains (losses) on investment accounts .....  | N                                    | N                       | -4 840 655                    | N                                    | -4                              | X  |
|            | 50480             | Other investment income - net .....   | N                                    | N                       | 143 809 617                   | N                                    | 10.4                            | X  |
|            | 50510             | Income from fiduciary activities, including trust, custody, and escrow .....                                    | N                                    | N                       | 3 049                         | N                                    | Z                               | X  |
|            | 50520             | Asset/investment portfolio management fees .....  | N                                    | N                       | 8 118                         | N                                    | Z                               | X  |
|            | 50800             | Securities commissions .....  | N                                    | N                       | 431 173                       | N                                    | Z                               | X  |
|            | 50830             | Insurance commissions .....   | N                                    | N                       | 76 595 180                    | N                                    | 5.6                             | X  |
|            | 50840             | Fees collected for providing administrative services .....  | N                                    | N                       | 19 495 870                    | N                                    | 1.4                             | X  |
|            | 50850             | Third party administration and management fees .....  | N                                    | N                       | 18 392 138                    | N                                    | 1.3                             | X  |
|            | 50860             | Insurance claims adjusting/appraisal fees .....   | N                                    | N                       | 4 345 221                     | N                                    | .3                              | X  |
|            | 50870             | Other insurance consulting fees .....   | N                                    | N                       | 1 491 433                     | N                                    | .1                              | X  |
|            | 50880             | Fees from investment consulting and advice, excluding investment management for clients .....                   | N                                    | N                       | 55 647                        | N                                    | Z                               | X  |
|            | 50890             | Title search, title reconveyance, and title abstract service fees .....   | N                                    | N                       | 1 776 901                     | N                                    | .1                              | X  |
|            | 50900             | Fees or commissions from risk consulting .....  | N                                    | N                       | 738 230                       | N                                    | .1                              | X  |
|            | 50910             | Fees or commissions from establishment and/or management of Employee Benefit Packages .....                     | N                                    | N                       | 181 474                       | N                                    | Z                               | X  |
|            | 50990             | Revenue from all other insurance-related activities .....   | N                                    | N                       | 3 139 182                     | N                                    | Z                               | X  |
|            | 51200             | Real estate sales commissions .....   | N                                    | N                       | 53 495                        | N                                    | Z                               | X  |
|            | 51300             | Gross rents from real properties .....  | N                                    | N                       | 2 193 931                     | N                                    | .2                              | X  |
|            | 59810             | Other revenue .....   | N                                    | N                       | 24 805 815                    | N                                    | 1.8                             | X  |
| 5241       |                   | Insurance carriers .....  | 31 458                               | X                       | 1 273 345 560                 | X                                    | 100.0                           | 86.0                                     |
|            | 50110             | Life insurance premiums earned - net .....  | Q                                    | Q                       | 121 166 476                   | Q                                    | 9.5                             | X  |
|            | 50120             | Accident, health, and medical insurance premiums earned - net .....   | Q                                    | Q                       | 356 674 795                   | Q                                    | 28.0                            | X  |
|            | 50130             | Property and casualty direct insurance premiums earned - net .....  | Q                                    | Q                       | 321 137 208                   | Q                                    | 25.2                            | X  |
|            | 50160             | Title insurance premiums earned - net .....   | Q                                    | Q                       | 9 918 345                     | Q                                    | .8                              | X  |
|            | 50170             | Other insurance premiums earned - net .....   | Q                                    | Q                       | 12 001 275                    | Q                                    | .9                              | X  |
|            | 50180             | Reinsurance premiums - assumed .....  | Q                                    | Q                       | 59 670 332                    | Q                                    | 4.7                             | X  |
|            | 50190             | Annuity revenue, including considerations and annuity fund deposit .....  | Q                                    | Q                       | 206 838 567                   | Q                                    | 16.2                            | X  |
|            | 50340             | Realized capital gains (losses) on investment accounts .....  | Q                                    | Q                       | -4 840 655                    | Q                                    | -4                              | X  |
|            | 50480             | Other investment income - net .....   | Q                                    | Q                       | 143 809 617                   | Q                                    | 11.3                            | X  |
|            | 50840             | Fees collected for providing administrative services .....  | Q                                    | Q                       | 19 495 870                    | Q                                    | 1.5                             | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line   | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 5241       |                   | Insurance carriers—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 50890             | Title search, title reconveyance, and title abstract service fees .....   | Q                                    | Q                       | 1 570 414                     | Q                                    | .1                              | X  |
|            | 51300             | Gross rents from real properties .....  | Q                                    | Q                       | 2 134 809                     | Q                                    | -.2                             | X  |
|            | 59810             | Other revenue .....   | Q                                    | Q                       | 23 768 507                    | Q                                    | 1.9                             | X  |
| 52411      |                   | Direct life, health, and medical insurance carriers .....   | 12 894                               | X                       | 857 311 282                   | X                                    | 100.0                           | 91.2                                     |
|            | 50110             | Life insurance premiums earned - net .....  | Q                                    | Q                       | 120 187 075                   | Q                                    | 14.0                            | X  |
|            | 50120             | Accident, health, and medical insurance premiums earned - net .....   | Q                                    | Q                       | 352 862 746                   | Q                                    | 41.2                            | 89.0                                     |
|            | 50121             | Accident insurance premiums earned, including accidental death and dismemberment, and disability income insurance - net ..... | Q                                    | Q                       | 23 005 519                    | Q                                    | 2.7                             | X  |
|            | 50122             | Health and medical insurance premiums earned - net .....  | Q                                    | Q                       | 329 857 227                   | Q                                    | 38.5                            | X  |
|            | 50130             | Property and casualty direct insurance premiums earned - net .....  | Q                                    | Q                       | 8 806 581                     | Q                                    | 1.0                             | X  |
|            | 50170             | Other insurance premiums earned - net .....   | Q                                    | Q                       | 4 802 923                     | Q                                    | .6                              | X  |
|            | 50180             | Reinsurance premiums earned - net .....   | Q                                    | Q                       | 16 019 808                    | Q                                    | 1.9                             | 86.8                                     |
|            | 50181             | Life .....  | Q                                    | Q                       | 6 123 331                     | Q                                    | -.7                             | X  |
|            | 50182             | Health and medical .....  | Q                                    | Q                       | 2 754 754                     | Q                                    | .3                              | X  |
|            | 50183             | Property and casualty .....   | Q                                    | Q                       | 1 042 496                     | Q                                    | -.1                             | X  |
|            | 50186             | Accident .....  | Q                                    | Q                       | 1 566 211                     | Q                                    | .2                              | X  |
|            | 50189             | Other reinsurance .....   | Q                                    | Q                       | 4 533 016                     | Q                                    | .5                              | X  |
|            | 50190             | Annuity revenue, including considerations and annuity fund deposit .....  | Q                                    | Q                       | 206 493 244                   | Q                                    | 24.1                            | X  |
|            | 50340             | Realized capital gains (losses) on investment accounts .....  | Q                                    | Q                       | -4 489 839                    | Q                                    | -.5                             | X  |
|            | 50480             | Other investment income - net .....   | Q                                    | Q                       | 115 622 584                   | Q                                    | 13.5                            | X  |
|            | 50840             | Fees collected for providing administrative services .....  | Q                                    | Q                       | 19 225 404                    | Q                                    | 2.2                             | 82.8                                     |
|            | 50841             | Services to Medicare, Medicaid, CHAMPUS .....   | Q                                    | Q                       | 1 816 436                     | Q                                    | .2                              | X  |
|            | 50842             | Services to all other parties, including insurance, health plans etc. ....  | Q                                    | Q                       | 17 408 968                    | Q                                    | 2.0                             | X  |
|            | 51300             | Gross rents from real properties .....  | Q                                    | Q                       | 1 794 228                     | Q                                    | -.2                             | X  |
|            | 59810             | Other revenue .....   | Q                                    | Q                       | 15 986 528                    | Q                                    | 1.9                             | X  |
| 524113     |                   | Direct life insurance carriers .....  | 8 479                                | X                       | 500 735 460                   | X                                    | 100.0                           | 91.9                                     |
|            | 50110             | Life insurance premiums earned - net .....  | Q                                    | Q                       | 114 641 117                   | Q                                    | 22.9                            | X  |
|            | 50120             | Accident, health, and medical insurance premiums earned - net .....   | Q                                    | Q                       | 33 955 711                    | Q                                    | 6.8                             | 87.6                                     |
|            | 50121             | Accident insurance premiums earned, including accidental death and dismemberment, and disability income insurance - net ..... | Q                                    | Q                       | 21 654 485                    | Q                                    | 4.3                             | X  |
|            | 50122             | Health and medical insurance premiums earned - net .....  | Q                                    | Q                       | 12 301 226                    | Q                                    | 2.5                             | X  |
|            | 50130             | Property and casualty direct insurance premiums earned - net .....  | Q                                    | Q                       | 8 722 006                     | Q                                    | 1.7                             | X  |
|            | 50170             | Other insurance premiums earned - net .....   | Q                                    | Q                       | 2 790 724                     | Q                                    | .6                              | X  |
|            | 50180             | Reinsurance premiums earned - net .....   | Q                                    | Q                       | 14 856 576                    | Q                                    | 3.0                             | 86.3                                     |
|            | 50181             | Life .....  | Q                                    | Q                       | 5 909 285                     | Q                                    | 1.2                             | X  |
|            | 50182             | Health and medical .....  | Q                                    | Q                       | 1 957 422                     | Q                                    | -.4                             | X  |
|            | 50183             | Property and casualty .....   | Q                                    | Q                       | 1 042 281                     | Q                                    | -.2                             | X  |
|            | 50186             | Accident .....  | Q                                    | Q                       | 1 480 320                     | Q                                    | .3                              | X  |
|            | 50189             | Other reinsurance .....   | Q                                    | Q                       | 4 467 268                     | Q                                    | .9                              | X  |
|            | 50190             | Annuity revenue, including considerations and annuity fund deposit .....  | Q                                    | Q                       | 204 690 119                   | Q                                    | 40.9                            | X  |
|            | 50340             | Realized capital gains (losses) on investment accounts .....  | Q                                    | Q                       | -3 763 899                    | Q                                    | -.8                             | X  |
|            | 50480             | Other investment income - net .....   | Q                                    | Q                       | 106 153 055                   | Q                                    | 21.2                            | X  |
|            | 50840             | Fees collected for providing administrative services .....  | Q                                    | Q                       | 2 692 509                     | Q                                    | .5                              | 74.2                                     |
|            | 50841             | Services to Medicare, Medicaid, CHAMPUS .....   | Q                                    | Q                       | 161 892                       | Q                                    | .7                              | X  |
|            | 50842             | Services to all other parties, including insurance, health plans etc. ....  | Q                                    | Q                       | 2 530 617                     | Q                                    | .5                              | X  |
|            | 51300             | Gross rents from real properties .....  | Q                                    | Q                       | 1 735 320                     | Q                                    | -.3                             | X  |
|            | 59810             | Other revenue .....   | Q                                    | Q                       | 14 262 222                    | Q                                    | 2.8                             | X  |
| 524114     |                   | Direct health and medical insurance carriers .....  | 4 415                                | X                       | 356 575 822                   | X                                    | 100.0                           | 90.1                                     |
|            | 50110             | Life insurance premiums earned - net .....  | Q                                    | Q                       | 5 545 958                     | Q                                    | 1.6                             | X  |
|            | 50120             | Accident, health, and medical insurance premiums earned - net .....   | Q                                    | Q                       | 318 907 035                   | Q                                    | 89.4                            | 89.9                                     |
|            | 50121             | Accident insurance premiums earned, including accidental death and dismemberment, and disability income insurance - net ..... | Q                                    | Q                       | 1 351 034                     | Q                                    | .4                              | X  |
|            | 50122             | Health and medical insurance premiums earned - net .....  | Q                                    | Q                       | 317 556 001                   | Q                                    | 89.1                            | X  |
|            | 50130             | Property and casualty direct insurance premiums earned - net .....  | Q                                    | Q                       | 84 575                        | Q                                    | .7                              | X  |
|            | 50170             | Other insurance premiums earned - net .....   | Q                                    | Q                       | 2 012 199                     | Q                                    | .6                              | X  |
|            | 50180             | Reinsurance premiums earned - net .....   | Q                                    | Q                       | 1 163 232                     | Q                                    | .3                              | 89.9                                     |
|            | 50181             | Life .....  | Q                                    | Q                       | 214 046                       | Q                                    | -.1                             | X  |
|            | 50182             | Health and medical .....  | Q                                    | Q                       | 797 332                       | Q                                    | -.2                             | X  |
|            | 50186             | Accident .....  | Q                                    | Q                       | 85 891                        | Q                                    | -.2                             | X  |
|            | 50189             | Other reinsurance .....   | Q                                    | Q                       | 65 748                        | Q                                    | -.7                             | X  |
|            | 50190             | Annuity revenue, including considerations and annuity fund deposit .....  | Q                                    | Q                       | 1 803 125                     | Q                                    | .5                              | X  |
|            | 50340             | Realized capital gains (losses) on investment accounts .....  | Q                                    | Q                       | -725 940                      | Q                                    | -.2                             | X  |
|            | 50480             | Other investment income - net .....   | Q                                    | Q                       | 9 469 529                     | Q                                    | 2.7                             | X  |
|            | 50840             | Fees collected for providing administrative services .....  | Q                                    | Q                       | 16 532 895                    | Q                                    | 4.6                             | 88.3                                     |
|            | 50841             | Services to Medicare, Medicaid, CHAMPUS .....   | Q                                    | Q                       | 1 654 544                     | Q                                    | .5                              | X  |
|            | 50842             | Services to all other parties, including insurance, health plans etc. ....  | Q                                    | Q                       | 14 878 351                    | Q                                    | 4.2                             | X  |
|            | 51300             | Gross rents from real properties .....  | Q                                    | Q                       | 58 908                        | Q                                    | -.7                             | X  |
|            | 59810             | Other revenue .....   | Q                                    | Q                       | 1 724 306                     | Q                                    | .5                              | X  |
| 52412      |                   | Direct insurance (except life, health, and medical) carriers .....  | 17 675                               | X                       | 381 851 499                   | X                                    | 100.0                           | 74.7                                     |
|            | 50110             | Life insurance premiums earned - net .....  | Q                                    | Q                       | 192 293                       | Q                                    | .1                              | X  |
|            | 50120             | Accident, health, and medical insurance premiums earned - net .....   | Q                                    | Q                       | 3 755 535                     | Q                                    | 1.0                             | X  |
|            | 50130             | Property and casualty direct insurance premiums earned - net .....  | Q                                    | Q                       | 311 188 761                   | Q                                    | 81.5                            | 72.8                                     |
|            | 50131             | Fire insurance .....  | Q                                    | Q                       | 6 195 814                     | Q                                    | 1.6                             | X  |
|            | 50132             | Allied lines insurance .....  | Q                                    | Q                       | 3 643 717                     | Q                                    | 1.0                             | X  |
|            | 50133             | Multiple peril insurance .....  | Q                                    | Q                       | 50 974 354                    | Q                                    | 13.3                            | X  |
|            | 50134             | Crop-hail insurance .....   | Q                                    | Q                       | 273 307                       | Q                                    | -.1                             | X  |
|            | 50135             | Ocean marine insurance .....  | Q                                    | Q                       | 1 611 920                     | Q                                    | .4                              | X  |
|            | 50136             | Inland marine insurance .....   | Q                                    | Q                       | 5 562 088                     | Q                                    | 1.5                             | X  |
|            | 50137             | Private passenger auto insurance, including no-fault, liability, and physical damage .....                                    | Q                                    | Q                       | 154 480 662                   | Q                                    | 40.5                            | X  |
|            | 50138             | Commercial auto insurance, including no-fault, liability, and physical damage .....   | Q                                    | Q                       | 17 141 873                    | Q                                    | 4.5                             | X  |
|            | 50139             | Aircraft insurance .....  | Q                                    | Q                       | 1 126 747                     | Q                                    | -.3                             | X  |
|            | 50141             | Product liability insurance .....   | Q                                    | Q                       | 1 671 764                     | Q                                    | .4                              | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 52412      |                   | Direct insurance (except life, health, and medical) carriers—Con.                    |                                      |                         |                               |                                      |                                 |  |
|            | 50130             | Property and casualty direct insurance premiums earned - net—Con.                    |                                      |                         |                               |                                      |                                 |  |
|            | 50142             | Other liability insurance  | Q                                    | Q                       | 15 215 853                    | Q                                    | 4.0                             | X  |
|            | 50143             | Warranty insurance   | Q                                    | Q                       | 3 372 135                     | Q                                    | .9                              | X  |
|            | 50144             | Surety and fidelity insurance  | Q                                    | Q                       | 4 148 230                     | Q                                    | 1.1                             | X  |
|            | 50145             | Mortgage guarantee insurance   | Q                                    | Q                       | 6 339 430                     | Q                                    | 1.7                             | X  |
|            | 50146             | Workers' compensation insurance  | Q                                    | Q                       | 17 834 559                    | Q                                    | 4.7                             | X  |
|            | 50147             | Medical malpractice insurance  | Q                                    | Q                       | 6 200 414                     | Q                                    | 1.6                             | X  |
|            | 50148             | Glass insurance  | Q                                    | Q                       | 10                            | Q                                    | Z                               | X  |
|            | 50149             | Burglary and theft insurance   | Q                                    | Q                       | 326 529                       | Q                                    | .1                              | X  |
|            | 50151             | Boiler and machinery insurance   | Q                                    | Q                       | 372 649                       | Q                                    | .1                              | X  |
|            | 50152             | Nuclear insurance  | Q                                    | Q                       | 56 388                        | Q                                    | Z                               | X  |
|            | 50159             | All other property and casualty insurance  | Q                                    | Q                       | 14 640 318                    | Q                                    | 3.8                             | X  |
|            | 50160             | Title insurance premiums earned - net  | Q                                    | Q                       | 9 918 240                     | Q                                    | 2.6                             | X  |
|            | 50170             | Other insurance premiums earned - net  | Q                                    | Q                       | 7 182 400                     | Q                                    | 1.9                             | X  |
|            | 50180             | Reinsurance premiums - assumed   | Q                                    | Q                       | 16 141 554                    | Q                                    | 4.2                             | 72.7                                     |
|            | 50181             | Life   | Q                                    | Q                       | 35 872                        | Q                                    | Z                               | X  |
|            | 50182             | Health and medical   | Q                                    | Q                       | 1 572 244                     | Q                                    | .4                              | X  |
|            | 50183             | Property and casualty  | Q                                    | Q                       | 13 674 417                    | Q                                    | 3.6                             | X  |
|            | 50184             | Surety   | Q                                    | Q                       | 184 120                       | Q                                    | Z                               | X  |
|            | 50185             | Title  | Q                                    | Q                       | 21 669                        | Q                                    | Z                               | X  |
|            | 50186             | Accident   | Q                                    | Q                       | 142 075                       | Q                                    | Z                               | X  |
|            | 50189             | Other reinsurance  | Q                                    | Q                       | 511 157                       | Q                                    | .1                              | X  |
|            | 50190             | Annuity revenue, including considerations and annuity fund deposit                   | Q                                    | Q                       | 178 626                       | Q                                    | Z                               | X  |
|            | 50340             | Realized capital gains (losses) on investment accounts                               | Q                                    | Q                       | -812 459                      | Q                                    | -2                              | X  |
|            | 50480             | Other investment income - net  | Q                                    | Q                       | 24 713 844                    | Q                                    | 6.5                             | X  |
|            | 50890             | Title search, title reconveyance, and title abstract service fees                    | Q                                    | Q                       | 1 569 074                     | Q                                    | .4                              | X  |
|            | 51300             | Gross rents from real properties   | Q                                    | Q                       | 336 509                       | Q                                    | .1                              | X  |
|            | 59810             | Other revenue  | Q                                    | Q                       | 7 487 122                     | Q                                    | 2.0                             | X  |
| 524126     |                   | Direct property and casualty insurance carriers                                      | 12 951                               | X                       | 366 051 948                   | X                                    | 100.0                           | 74.7                                     |
|            | 50110             | Life insurance premiums earned - net   | Q                                    | Q                       | 192 285                       | Q                                    | .1                              | X  |
|            | 50120             | Accident, health, and medical insurance premiums earned - net                        | Q                                    | Q                       | 3 755 535                     | Q                                    | 1.0                             | X  |
|            | 50130             | Property and casualty direct insurance premiums earned - net                         | Q                                    | Q                       | 308 244 475                   | Q                                    | 84.2                            | 72.7                                     |
|            | 50131             | Fire insurance   | Q                                    | Q                       | 6 195 809                     | Q                                    | 1.7                             | X  |
|            | 50132             | Allied lines insurance   | Q                                    | Q                       | 3 643 717                     | Q                                    | 1.0                             | X  |
|            | 50133             | Multiple peril insurance   | Q                                    | Q                       | 50 971 320                    | Q                                    | 13.9                            | X  |
|            | 50134             | Crop-hail insurance  | Q                                    | Q                       | 273 307                       | Q                                    | .1                              | X  |
|            | 50135             | Ocean marine insurance   | Q                                    | Q                       | 1 611 920                     | Q                                    | .4                              | X  |
|            | 50136             | Inland marine insurance  | Q                                    | Q                       | 5 562 088                     | Q                                    | 1.5                             | X  |
|            | 50137             | Private passenger auto insurance, including no-fault, liability, and physical damage | Q                                    | Q                       | 154 480 632                   | Q                                    | 42.2                            | X  |
|            | 50138             | Commercial auto insurance, including no-fault, liability, and physical damage        | Q                                    | Q                       | 17 141 873                    | Q                                    | 4.7                             | X  |
|            | 50139             | Aircraft insurance   | Q                                    | Q                       | 1 126 747                     | Q                                    | .3                              | X  |
|            | 50141             | Product liability insurance  | Q                                    | Q                       | 1 671 669                     | Q                                    | .5                              | X  |
|            | 50142             | Other liability insurance  | Q                                    | Q                       | 15 215 791                    | Q                                    | 4.2                             | X  |
|            | 50143             | Warranty insurance   | Q                                    | Q                       | 438 284                       | Q                                    | .1                              | X  |
|            | 50144             | Surety and fidelity insurance  | Q                                    | Q                       | 4 148 230                     | Q                                    | 1.1                             | X  |
|            | 50145             | Mortgage guarantee insurance   | Q                                    | Q                       | 6 339 430                     | Q                                    | 1.7                             | X  |
|            | 50146             | Workers' compensation insurance  | Q                                    | Q                       | 17 834 529                    | Q                                    | 4.9                             | X  |
|            | 50147             | Medical malpractice insurance  | Q                                    | Q                       | 6 200 414                     | Q                                    | 1.7                             | X  |
|            | 50148             | Glass insurance  | Q                                    | Q                       | 10                            | Q                                    | Z                               | X  |
|            | 50149             | Burglary and theft insurance   | Q                                    | Q                       | 326 529                       | Q                                    | .1                              | X  |
|            | 50151             | Boiler and machinery insurance   | Q                                    | Q                       | 372 649                       | Q                                    | .1                              | X  |
|            | 50152             | Nuclear insurance  | Q                                    | Q                       | 56 388                        | Q                                    | Z                               | X  |
|            | 50159             | All other property and casualty insurance  | Q                                    | Q                       | 14 633 139                    | Q                                    | 4.0                             | X  |
|            | 50160             | Title insurance premiums earned - net  | Q                                    | Q                       | 21 769                        | Q                                    | Z                               | X  |
|            | 50170             | Other insurance premiums earned - net  | Q                                    | Q                       | 7 181 950                     | Q                                    | 2.0                             | X  |
|            | 50180             | Reinsurance premiums - assumed   | Q                                    | Q                       | 16 117 677                    | Q                                    | 4.4                             | 72.7                                     |
|            | 50181             | Life   | Q                                    | Q                       | 35 777                        | Q                                    | Z                               | X  |
|            | 50182             | Health and medical   | Q                                    | Q                       | 1 572 244                     | Q                                    | .4                              | X  |
|            | 50183             | Property and casualty  | Q                                    | Q                       | 13 672 610                    | Q                                    | 3.7                             | X  |
|            | 50184             | Surety   | Q                                    | Q                       | 184 115                       | Q                                    | .1                              | X  |
|            | 50186             | Accident   | Q                                    | Q                       | 142 075                       | Q                                    | Z                               | X  |
|            | 50189             | Other reinsurance  | Q                                    | Q                       | 510 856                       | Q                                    | .1                              | X  |
|            | 50190             | Annuity revenue, including considerations and annuity fund deposit                   | Q                                    | Q                       | 178 626                       | Q                                    | Z                               | X  |
|            | 50340             | Realized capital gains (losses) on investment accounts                               | Q                                    | Q                       | -823 709                      | Q                                    | -2                              | X  |
|            | 50480             | Other investment income - net  | Q                                    | Q                       | 24 659 594                    | Q                                    | 6.7                             | X  |
|            | 50890             | Title search, title reconveyance, and title abstract service fees                    | Q                                    | Q                       | 1 119 024                     | Q                                    | .7                              | X  |
|            | 51300             | Gross rents from real properties   | Q                                    | Q                       | 335 935                       | Q                                    | .1                              | X  |
|            | 59810             | Other revenue  | Q                                    | Q                       | 6 068 787                     | Q                                    | 1.7                             | X  |
| 524127     |                   | Direct title insurance carriers  | 4 375                                | X                       | 12 805 302                    | X                                    | 100.0                           | 75.2                                     |
|            | 50130             | Property and casualty direct insurance premiums earned - net                         | Q                                    | Q                       | 2 924                         | Q                                    | Z                               | 75.2                                     |
|            | 50133             | Multiple peril insurance   | Q                                    | Q                       | 2 740                         | Q                                    | Z                               | X  |
|            | 50142             | Other liability insurance  | Q                                    | Q                       | 62                            | Q                                    | Z                               | X  |
|            | 50159             | All other property and casualty insurance  | Q                                    | Q                       | 62                            | Q                                    | Z                               | X  |
|            | 50160             | Title insurance premiums earned - net  | Q                                    | Q                       | 9 896 252                     | Q                                    | 77.3                            | X  |
|            | 50180             | Reinsurance premiums - assumed   | Q                                    | Q                       | 22 040                        | Q                                    | .2                              | 75.2                                     |
|            | 50181             | Life   | Q                                    | Q                       | 95                            | Q                                    | Z                               | X  |
|            | 50184             | Surety   | Q                                    | Q                       | 5                             | Q                                    | Z                               | X  |
|            | 50185             | Title  | Q                                    | Q                       | 21 669                        | Q                                    | .2                              | X  |
|            | 50340             | Realized capital gains (losses) on investment accounts                               | Q                                    | Q                       | 11 399                        | Q                                    | .1                              | X  |
|            | 50480             | Other investment income - net  | Q                                    | Q                       | 43 826                        | Q                                    | .3                              | X  |
|            | 50890             | Title search, title reconveyance, and title abstract service fees                    | Q                                    | Q                       | 1 450 050                     | Q                                    | 11.3                            | X  |
|            | 51300             | Gross rents from real properties   | Q                                    | Q                       | 574                           | Q                                    | Z                               | X  |
|            | 59810             | Other revenue  | Q                                    | Q                       | 1 378 138                     | Q                                    | 10.8                            | X  |

See footnotes at end of table.



**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line   | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 524128     |                   | Other direct insurance (except life, health, and medical) carriers .....  | 349                                  | X                       | 2 994 249                     | X                                    | 100.0                           | 71.3                                     |
|            | 50130             | Property and casualty direct insurance premiums earned - net .....  | Q                                    | Q                       | 2 941 362                     | Q                                    | 98.2                            | 71.3                                     |
|            | 50143             | Warranty insurance .....  | Q                                    | Q                       | 2 933 851                     | Q                                    | 98.0                            | X  |
|            | 50159             | All other property and casualty insurance .....   | Q                                    | Q                       | 7 117                         | Q                                    | .2                              | X  |
|            | 50170             | Other insurance premiums earned - net .....   | Q                                    | Q                       | 351                           | Q                                    | .1                              | X  |
|            | 50180             | Reinsurance premiums - assumed .....  | Q                                    | Q                       | 1 837                         | Q                                    | .1                              | X  |
|            | 50340             | Realized capital gains (losses) on investment accounts .....  | Q                                    | Q                       | -149                          | Q                                    | .3                              | X  |
|            | 50480             | Other investment income - net .....   | Q                                    | Q                       | 10 424                        | Q                                    | .3                              | X  |
|            | 59810             | Other revenue .....   | Q                                    | Q                       | 40 197                        | Q                                    | 1.3                             | X  |
| 52413      |                   | Reinsurance carriers .....  | 889                                  | X                       | 34 182 779                    | X                                    | 100.0                           | 82.6                                     |
|            | 50110             | Life insurance premiums earned - net .....  | Q                                    | Q                       | 787 108                       | Q                                    | 2.3                             | X  |
|            | 50120             | Accident, health, and medical insurance premiums earned - net .....   | Q                                    | Q                       | 56 514                        | Q                                    | .2                              | 63.2                                     |
|            | 50121             | Accident insurance premiums earned, including accidental death and dismemberment, and disability income insurance - net ..... | Q                                    | Q                       | 19 698                        | Q                                    | .1                              | X  |
|            | 50122             | Health and medical insurance premiums earned - net .....  | Q                                    | Q                       | 36 816                        | Q                                    | .1                              | X  |
|            | 50130             | Property and casualty direct insurance premiums earned - net .....  | Q                                    | Q                       | 1 141 866                     | Q                                    | 3.3                             | 82.0                                     |
|            | 50131             | Fire insurance .....  | Q                                    | Q                       | 65 886                        | Q                                    | .2                              | X  |
|            | 50132             | Allied lines insurance .....  | Q                                    | Q                       | 17 523                        | Q                                    | .1                              | X  |
|            | 50133             | Multiple peril insurance .....  | Q                                    | Q                       | 112 869                       | Q                                    | .3                              | X  |
|            | 50135             | Ocean marine insurance .....  | Q                                    | Q                       | 2 225                         | Q                                    | .Z                              | X  |
|            | 50136             | Inland marine insurance .....   | Q                                    | Q                       | 9 350                         | Q                                    | .Z                              | X  |
|            | 50137             | Private passenger auto insurance, including no-fault, liability, and physical damage .....                                    | Q                                    | Q                       | 10 358                        | Q                                    | .Z                              | X  |
|            | 50138             | Commercial auto insurance, including no-fault, liability, and physical damage .....   | Q                                    | Q                       | 78 298                        | Q                                    | .2                              | X  |
|            | 50141             | Product liability insurance .....   | Q                                    | Q                       | 78 711                        | Q                                    | .2                              | X  |
|            | 50142             | Other liability insurance .....   | Q                                    | Q                       | 246 280                       | Q                                    | .7                              | X  |
|            | 50144             | Surety and fidelity insurance .....   | Q                                    | Q                       | 149 864                       | Q                                    | .4                              | X  |
|            | 50146             | Workers' compensation insurance .....   | Q                                    | Q                       | 315 805                       | Q                                    | .9                              | X  |
|            | 50147             | Medical malpractice insurance .....   | Q                                    | Q                       | 10                            | Q                                    | .Z                              | X  |
|            | 50149             | Burglary and theft insurance .....  | Q                                    | Q                       | 612                           | Q                                    | .Z                              | X  |
|            | 50159             | All other property and casualty insurance .....   | Q                                    | Q                       | 47 428                        | Q                                    | .1                              | X  |
|            | 50180             | Reinsurance premiums - assumed .....  | Q                                    | Q                       | 27 508 970                    | Q                                    | 80.5                            | 82.1                                     |
|            | 50181             | Life .....  | Q                                    | Q                       | 5 115 311                     | Q                                    | 15.0                            | X  |
|            | 50182             | Health and medical .....  | Q                                    | Q                       | 3 938 300                     | Q                                    | 11.5                            | X  |
|            | 50183             | Property and casualty .....   | Q                                    | Q                       | 11 247 302                    | Q                                    | 32.9                            | X  |
|            | 50184             | Surety .....  | Q                                    | Q                       | 318 205                       | Q                                    | .9                              | X  |
|            | 50185             | Title .....   | Q                                    | Q                       | 27 400                        | Q                                    | .1                              | X  |
|            | 50186             | Accident .....  | Q                                    | Q                       | 441 244                       | Q                                    | 1.3                             | X  |
|            | 50189             | Other reinsurance .....   | Q                                    | Q                       | 6 421 208                     | Q                                    | 18.8                            | X  |
|            | 50190             | Annuity revenue, including considerations and annuity fund deposit .....  | Q                                    | Q                       | 166 697                       | Q                                    | .5                              | X  |
|            | 50340             | Realized capital gains (losses) on investment accounts .....  | Q                                    | Q                       | 461 643                       | Q                                    | 1.4                             | X  |
|            | 50480             | Other investment income - net .....   | Q                                    | Q                       | 3 473 189                     | Q                                    | 10.2                            | X  |
|            | 50840             | Fees collected for providing administrative services .....  | Q                                    | Q                       | 270 466                       | Q                                    | .8                              | 82.5                                     |
|            | 50842             | Services to all other parties, including insurance, health plans etc. ....  | Q                                    | Q                       | 270 466                       | Q                                    | .8                              | X  |
|            | 51300             | Gross rents from real properties .....  | Q                                    | Q                       | 4 072                         | Q                                    | .Z                              | X  |
|            | 59810             | Other revenue .....   | Q                                    | Q                       | 294 857                       | Q                                    | .9                              | X  |
| 524130     |                   | Reinsurance carriers .....  | 889                                  | X                       | 34 182 779                    | X                                    | 100.0                           | 82.6                                     |
|            | 50110             | Life insurance premiums earned - net .....  | Q                                    | Q                       | 787 108                       | Q                                    | 2.3                             | X  |
|            | 50120             | Accident, health, and medical insurance premiums earned - net .....   | Q                                    | Q                       | 56 514                        | Q                                    | .2                              | 63.2                                     |
|            | 50121             | Accident insurance premiums earned, including accidental death and dismemberment, and disability income insurance - net ..... | Q                                    | Q                       | 19 698                        | Q                                    | .1                              | X  |
|            | 50122             | Health and medical insurance premiums earned - net .....  | Q                                    | Q                       | 36 816                        | Q                                    | .1                              | X  |
|            | 50130             | Property and casualty direct insurance premiums earned - net .....  | Q                                    | Q                       | 1 141 866                     | Q                                    | 3.3                             | 82.0                                     |
|            | 50131             | Fire insurance .....  | Q                                    | Q                       | 65 886                        | Q                                    | .2                              | X  |
|            | 50132             | Allied lines insurance .....  | Q                                    | Q                       | 17 523                        | Q                                    | .1                              | X  |
|            | 50133             | Multiple peril insurance .....  | Q                                    | Q                       | 112 869                       | Q                                    | .3                              | X  |
|            | 50135             | Ocean marine insurance .....  | Q                                    | Q                       | 2 225                         | Q                                    | .Z                              | X  |
|            | 50136             | Inland marine insurance .....   | Q                                    | Q                       | 9 350                         | Q                                    | .Z                              | X  |
|            | 50137             | Private passenger auto insurance, including no-fault, liability, and physical damage .....                                    | Q                                    | Q                       | 10 358                        | Q                                    | .Z                              | X  |
|            | 50138             | Commercial auto insurance, including no-fault, liability, and physical damage .....   | Q                                    | Q                       | 78 298                        | Q                                    | .2                              | X  |
|            | 50141             | Product liability insurance .....   | Q                                    | Q                       | 78 711                        | Q                                    | .2                              | X  |
|            | 50142             | Other liability insurance .....   | Q                                    | Q                       | 246 280                       | Q                                    | .7                              | X  |
|            | 50144             | Surety and fidelity insurance .....   | Q                                    | Q                       | 149 864                       | Q                                    | .4                              | X  |
|            | 50146             | Workers' compensation insurance .....   | Q                                    | Q                       | 315 805                       | Q                                    | .9                              | X  |
|            | 50147             | Medical malpractice insurance .....   | Q                                    | Q                       | 10                            | Q                                    | .Z                              | X  |
|            | 50149             | Burglary and theft insurance .....  | Q                                    | Q                       | 612                           | Q                                    | .Z                              | X  |
|            | 50159             | All other property and casualty insurance .....   | Q                                    | Q                       | 47 428                        | Q                                    | .1                              | X  |
|            | 50180             | Reinsurance premiums - assumed .....  | Q                                    | Q                       | 27 508 970                    | Q                                    | 80.5                            | 82.1                                     |
|            | 50181             | Life .....  | Q                                    | Q                       | 5 115 311                     | Q                                    | 15.0                            | X  |
|            | 50182             | Health and medical .....  | Q                                    | Q                       | 3 938 300                     | Q                                    | 11.5                            | X  |
|            | 50183             | Property and casualty .....   | Q                                    | Q                       | 11 247 302                    | Q                                    | 32.9                            | X  |
|            | 50184             | Surety .....  | Q                                    | Q                       | 318 205                       | Q                                    | .9                              | X  |
|            | 50185             | Title .....   | Q                                    | Q                       | 27 400                        | Q                                    | .1                              | X  |
|            | 50186             | Accident .....  | Q                                    | Q                       | 441 244                       | Q                                    | 1.3                             | X  |
|            | 50189             | Other reinsurance .....   | Q                                    | Q                       | 6 421 208                     | Q                                    | 18.8                            | X  |
|            | 50190             | Annuity revenue, including considerations and annuity fund deposit .....  | Q                                    | Q                       | 166 697                       | Q                                    | .5                              | X  |
|            | 50340             | Realized capital gains (losses) on investment accounts .....  | Q                                    | Q                       | 461 643                       | Q                                    | 1.4                             | X  |
|            | 50480             | Other investment income - net .....   | Q                                    | Q                       | 3 473 189                     | Q                                    | 10.2                            | X  |
|            | 50840             | Fees collected for providing administrative services .....  | Q                                    | Q                       | 270 466                       | Q                                    | .8                              | 82.5                                     |
|            | 50842             | Services to all other parties, including insurance, health plans etc. ....  | Q                                    | Q                       | 270 466                       | Q                                    | .8                              | X  |
|            | 51300             | Gross rents from real properties .....  | Q                                    | Q                       | 4 072                         | Q                                    | .Z                              | X  |
|            | 59810             | Other revenue .....   | Q                                    | Q                       | 294 857                       | Q                                    | .9                              | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line   | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 5242       |                   | Agencies, brokerages, and other insurance related activities .....                            | 138 062                              | X                       | 106 737 257                   | X                                    | 100.0                           | 70.3                                     |
|            | 50510             | Income from fiduciary activities, including trust, custody, and escrow .....                  | 30                                   | 50 035                  | 3 049                         | 6.1                                  | Z                               | X  |
|            | 50520             | Asset/investment portfolio management fees .....  | 37                                   | 70 468                  | 8 118                         | 11.5                                 | Z                               | X  |
|            | 50800             | Securities commissions .....  | 8 008                                | 3 626 811               | 431 173                       | 11.9                                 | 4                               | X  |
|            | 50830             | Insurance commissions .....   | 126 627                              | 82 601 894              | 76 595 180                    | 92.7                                 | 71.8                            | 68.1                                     |
|            | 50831             | Life and accident .....   | 92 555                               | 48 174 229              | 7 723 073                     | 16.0                                 | 7.2                             | X  |
|            | 50832             | Health and medical .....  | 70 295                               | 42 641 567              | 9 702 961                     | 22.8                                 | 9.1                             | X  |
|            | 50833             | Property and casualty - personal lines .....  | 86 181                               | 48 145 797              | 21 085 124                    | 43.8                                 | 19.8                            | X  |
|            | 50834             | Property and casualty - commercial lines .....  | 77 106                               | 54 563 661              | 29 152 563                    | 53.4                                 | 27.3                            | X  |
|            | 50835             | Annuity .....   | 26 409                               | 11 230 325              | 2 503 404                     | 22.3                                 | 2.3                             | X  |
|            | 50836             | Title .....   | 2 070                                | 2 045 283               | 1 592 183                     | 77.8                                 | 1.5                             | X  |
|            | 50839             | Other .....   | 19 380                               | 19 161 694              | 4 835 872                     | 25.2                                 | 4.5                             | X  |
|            | 50850             | Third party administration and management fees .....  | 9 123                                | 23 870 161              | 18 392 138                    | 77.1                                 | 17.2                            | 62.5                                     |
|            | 50851             | Pension funds/plans .....   | 3 511                                | 4 242 727               | 2 313 710                     | 54.5                                 | 2.2                             | X  |
|            | 50852             | Health and/or welfare funds/plans .....   | 3 385                                | 14 612 887              | 10 927 093                    | 74.8                                 | 10.2                            | X  |
|            | 50853             | Workers' compensation self-insurance .....  | 2 372                                | 5 053 260               | 2 870 854                     | 56.8                                 | 2.7                             | X  |
|            | 50854             | Other self-insurance .....  | 1 498                                | 4 112 220               | 2 280 481                     | 55.5                                 | 2.1                             | X  |
|            | 50860             | Insurance claims adjusting/appraisal fees .....   | 5 843                                | 6 223 363               | 4 345 221                     | 69.8                                 | 4.1                             | X  |
|            | 50870             | Other insurance consulting fees .....   | 3 117                                | 5 787 699               | 1 491 433                     | 25.8                                 | 1.4                             | X  |
|            | 50880             | Fees from investment consulting and advice, excluding investment management for clients ..... | 775                                  | 743 002                 | 55 647                        | 7.5                                  | .1                              | X  |
|            | 50890             | Title search, title reconveyance, and title abstract service fees .....                       | 788                                  | 1 866 413               | 206 487                       | 11.1                                 | .2                              | X  |
|            | 50900             | Fees or commissions from risk consulting .....  | 1 543                                | 3 448 337               | 738 230                       | 21.4                                 | .7                              | X  |
|            | 50910             | Fees or commissions from establishment and/or management of Employee Benefit Packages .....   | 698                                  | 1 382 441               | 181 474                       | 13.1                                 | .2                              | X  |
|            | 50990             | Revenue from all other insurance-related activities .....                                     | 4 482                                | 8 217 152               | 3 139 182                     | 38.2                                 | 2.9                             | X  |
|            | 51200             | Real estate sales commissions .....   | 813                                  | 368 784                 | 53 495                        | 14.5                                 | .1                              | X  |
|            | 51300             | Gross rents from real properties .....  | 2 002                                | 1 616 494               | 59 122                        | 3.7                                  | .1                              | X  |
|            | 59810             | Other revenue .....   | 7 488                                | 16 628 643              | 1 037 308                     | 6.2                                  | 1.0                             | X  |
| 52421      |                   | Insurance agencies and brokerages .....   | 125 868                              | X                       | 80 900 667                    | X                                    | 100.0                           | 69.1                                     |
|            | 50800             | Securities commissions .....  | 7 912                                | 3 464 307               | 410 317                       | 11.8                                 | .5                              | X  |
|            | 50830             | Insurance commissions .....   | 125 764                              | 80 374 223              | 76 308 710                    | 94.9                                 | 94.3                            | 66.8                                     |
|            | 50831             | Life and accident .....   | 92 168                               | 47 253 415              | 7 666 740                     | 16.2                                 | 9.5                             | X  |
|            | 50832             | Health and medical .....  | 69 841                               | 41 291 692              | 9 552 225                     | 23.1                                 | 11.8                            | X  |
|            | 50833             | Property and casualty - personal lines .....  | 86 155                               | 48 092 020              | 21 078 350                    | 43.8                                 | 26.1                            | X  |
|            | 50834             | Property and casualty - commercial lines .....  | 77 003                               | 54 209 990              | 29 114 637                    | 53.7                                 | 36.0                            | X  |
|            | 50835             | Annuity .....   | 26 298                               | 11 119 741              | 2 496 778                     | 22.5                                 | 3.1                             | X  |
|            | 50836             | Title .....   | 2 069                                | 2 044 324               | 1 592 030                     | 77.9                                 | 2.0                             | X  |
|            | 50839             | Other .....   | 19 244                               | 18 848 307              | 4 807 950                     | 25.5                                 | 5.9                             | X  |
|            | 50850             | Third party administration and management fees .....  | 3 853                                | 5 489 449               | 941 642                       | 17.2                                 | 1.2                             | 66.1                                     |
|            | 50851             | Pension funds/plans .....   | 1 557                                | 1 044 496               | 134 029                       | 12.8                                 | .6                              | X  |
|            | 50852             | Health and/or welfare funds/plans .....   | 1 241                                | 2 721 661               | 451 013                       | 16.6                                 | .6                              | X  |
|            | 50853             | Workers' compensation self-insurance .....  | 1 089                                | 1 412 537               | 201 075                       | 14.2                                 | .2                              | X  |
|            | 50854             | Other self-insurance .....  | 537                                  | 871 928                 | 155 525                       | 17.8                                 | .2                              | X  |
|            | 50860             | Insurance claims adjusting/appraisal fees .....   | 534                                  | 1 539 446               | 205 092                       | 13.3                                 | .3                              | X  |
|            | 50870             | Other insurance consulting fees .....   | 1 785                                | 3 994 984               | 278 351                       | 7.0                                  | .3                              | X  |
|            | 50880             | Fees from investment consulting and advice, excluding investment management for clients ..... | 713                                  | 633 924                 | 43 822                        | 6.9                                  | .1                              | X  |
|            | 50890             | Title search, title reconveyance, and title abstract service fees .....                       | 746                                  | 788 500                 | 157 917                       | 20.0                                 | .2                              | X  |
|            | 50900             | Fees or commissions from risk consulting .....  | 1 488                                | 3 427 304               | 732 952                       | 21.4                                 | .9                              | X  |
|            | 50910             | Fees or commissions from establishment and/or management of Employee Benefit Packages .....   | 692                                  | 1 380 422               | 181 126                       | 13.1                                 | .2                              | X  |
|            | 50990             | Revenue from all other insurance-related activities .....                                     | 3 403                                | 5 034 369               | 701 386                       | 13.9                                 | .9                              | X  |
|            | 51200             | Real estate sales commissions .....   | 813                                  | 368 784                 | 53 495                        | 14.5                                 | .1                              | X  |
|            | 51300             | Gross rents from real properties .....  | 1 941                                | 1 445 961               | 52 813                        | 3.7                                  | .1                              | X  |
|            | 59810             | Other revenue .....   | 6 659                                | 13 526 853              | 833 044                       | 6.2                                  | 1.0                             | X  |
| 524210     |                   | Insurance agencies and brokerages .....   | 125 868                              | X                       | 80 900 667                    | X                                    | 100.0                           | 69.1                                     |
|            | 50800             | Securities commissions .....  | 7 912                                | 3 464 307               | 410 317                       | 11.8                                 | .5                              | X  |
|            | 50830             | Insurance commissions .....   | 125 764                              | 80 374 223              | 76 308 710                    | 94.9                                 | 94.3                            | 66.8                                     |
|            | 50831             | Life and accident .....   | 92 168                               | 47 253 415              | 7 666 740                     | 16.2                                 | 9.5                             | X  |
|            | 50832             | Health and medical .....  | 69 841                               | 41 291 692              | 9 552 225                     | 23.1                                 | 11.8                            | X  |
|            | 50833             | Property and casualty - personal lines .....  | 86 155                               | 48 092 020              | 21 078 350                    | 43.8                                 | 26.1                            | X  |
|            | 50834             | Property and casualty - commercial lines .....  | 77 003                               | 54 209 990              | 29 114 637                    | 53.7                                 | 36.0                            | X  |
|            | 50835             | Annuity .....   | 26 298                               | 11 119 741              | 2 496 778                     | 22.5                                 | 3.1                             | X  |
|            | 50836             | Title .....   | 2 069                                | 2 044 324               | 1 592 030                     | 77.9                                 | 2.0                             | X  |
|            | 50839             | Other .....   | 19 244                               | 18 848 307              | 4 807 950                     | 25.5                                 | 5.9                             | X  |
|            | 50850             | Third party administration and management fees .....  | 3 853                                | 5 489 449               | 941 642                       | 17.2                                 | 1.2                             | 66.1                                     |
|            | 50851             | Pension funds/plans .....   | 1 557                                | 1 044 496               | 134 029                       | 12.8                                 | .6                              | X  |
|            | 50852             | Health and/or welfare funds/plans .....   | 1 241                                | 2 721 661               | 451 013                       | 16.6                                 | .6                              | X  |
|            | 50853             | Workers' compensation self-insurance .....  | 1 089                                | 1 412 537               | 201 075                       | 14.2                                 | .2                              | X  |
|            | 50854             | Other self-insurance .....  | 537                                  | 871 928                 | 155 525                       | 17.8                                 | .2                              | X  |
|            | 50860             | Insurance claims adjusting/appraisal fees .....   | 534                                  | 1 539 446               | 205 092                       | 13.3                                 | .3                              | X  |
|            | 50870             | Other insurance consulting fees .....   | 1 785                                | 3 994 984               | 278 351                       | 7.0                                  | .3                              | X  |
|            | 50880             | Fees from investment consulting and advice, excluding investment management for clients ..... | 713                                  | 633 924                 | 43 822                        | 6.9                                  | .1                              | X  |
|            | 50890             | Title search, title reconveyance, and title abstract service fees .....                       | 746                                  | 788 500                 | 157 917                       | 20.0                                 | .2                              | X  |
|            | 50900             | Fees or commissions from risk consulting .....  | 1 488                                | 3 427 304               | 732 952                       | 21.4                                 | .9                              | X  |
|            | 50910             | Fees or commissions from establishment and/or management of Employee Benefit Packages .....   | 692                                  | 1 380 422               | 181 126                       | 13.1                                 | .2                              | X  |
|            | 50990             | Revenue from all other insurance-related activities .....                                     | 3 403                                | 5 034 369               | 701 386                       | 13.9                                 | .9                              | X  |
|            | 51200             | Real estate sales commissions .....   | 813                                  | 368 784                 | 53 495                        | 14.5                                 | .1                              | X  |
|            | 51300             | Gross rents from real properties .....  | 1 941                                | 1 445 961               | 52 813                        | 3.7                                  | .1                              | X  |
|            | 59810             | Other revenue .....   | 6 659                                | 13 526 853              | 833 044                       | 6.2                                  | 1.0                             | X  |
| 52429      |                   | Other insurance related activities .....  | 12 194                               | X                       | 25 836 590                    | X                                    | 100.0                           | 74.2                                     |
|            | 50510             | Income from fiduciary activities, including trust, custody, and escrow .....                  | 30                                   | 50 035                  | 3 049                         | 6.1                                  | Z                               | X  |
|            | 50520             | Asset/investment portfolio management fees .....  | 37                                   | 70 468                  | 8 118                         | 11.5                                 | Z                               | X  |
|            | 50800             | Securities commissions .....  | 96                                   | 162 504                 | 20 856                        | 12.8                                 | .1                              | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table.]

| NAICS code | Product line code | Kind of business and product line   | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|---|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |   | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |   |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 52429      |                   | Other insurance related activities—Con.   |                                      |                         |                               |                                      |                                 |  |
|            | 50830             | Insurance commissions .....   | 863                                  | 2 227 671               | 286 470                       | 12.9                                 | 1.1                             | 73.6                                     |
|            | 50831             | Life and accident .....   | 387                                  | 920 814                 | 56 333                        | 6.1                                  | .2                              | X  |
|            | 50832             | Health and medical .....  | 454                                  | 1 349 875               | 150 736                       | 11.2                                 | .6                              | X  |
|            | 50833             | Property and casualty - personal lines .....  | 26                                   | 53 777                  | 6 774                         | 12.6                                 | Z                               | X  |
|            | 50834             | Property and casualty - commercial lines .....  | 103                                  | 353 671                 | 37 926                        | 10.7                                 | .1                              | X  |
|            | 50835             | Annuity .....   | 111                                  | 110 584                 | 6 626                         | 6.0                                  | Z                               | X  |
|            | 50839             | Other .....   | 136                                  | 313 387                 | 27 922                        | 8.9                                  | .1                              | X  |
|            | 50850             | Third party administration and management fees .....  | 5 270                                | 18 380 712              | 17 450 496                    | 94.9                                 | 67.5                            | 64.5                                     |
|            | 50851             | Pension funds/plans .....   | 1 954                                | 3 198 231               | 2 179 681                     | 68.2                                 | 8.4                             | X  |
|            | 50852             | Health and/or welfare funds/plans .....   | 2 144                                | 11 891 226              | 10 476 080                    | 88.1                                 | 40.5                            | X  |
|            | 50853             | Workers' compensation self-insurance .....  | 1 283                                | 3 640 723               | 2 669 779                     | 73.3                                 | 10.3                            | X  |
|            | 50854             | Other self-insurance .....  | 961                                  | 3 240 292               | 2 124 956                     | 65.6                                 | 8.2                             | X  |
|            | 50860             | Insurance claims adjusting/appraisal fees .....   | 5 309                                | 4 683 917               | 4 140 129                     | 88.4                                 | 16.0                            | X  |
|            | 50870             | Other insurance consulting fees .....   | 1 332                                | 1 792 715               | 1 213 082                     | 67.7                                 | 4.7                             | X  |
|            | 50880             | Fees from investment consulting and advice, excluding investment management for clients ..... | 62                                   | 109 078                 | 11 825                        | 10.8                                 | Z                               | X  |
|            | 50890             | Title search, title reconveyance, and title abstract service fees .....                       | 42                                   | 1 077 913               | 48 570                        | 4.5                                  | .2                              | X  |
|            | 50900             | Fees or commissions from risk consulting .....  | 55                                   | 21 033                  | 5 278                         | 25.1                                 | Z                               | X  |
|            | 50910             | Fees or commissions from establishment and/or management of Employee Benefit Packages .....   | 6                                    | 2 019                   | 348                           | 17.2                                 | Z                               | X  |
|            | 50990             | Revenue from all other insurance-related activities .....                                     | 1 079                                | 3 182 783               | 2 437 796                     | 76.6                                 | 9.4                             | X  |
|            | 51300             | Gross rents from real properties .....  | 61                                   | 170 533                 | 6 309                         | 3.7                                  | Z                               | X  |
|            | 59810             | Other revenue .....   | 829                                  | 3 101 790               | 204 264                       | 6.6                                  | .8                              | X  |
| 524291     |                   | Claims adjusting .....  | 5 108                                | X                       | 4 168 962                     | X                                    | 100.0                           | 78.5                                     |
|            | 50830             | Insurance commissions .....   | 17                                   | 48 119                  | 12 842                        | 26.7                                 | .3                              | 78.5                                     |
|            | 50833             | Property and casualty - personal lines .....  | 8                                    | 19 684                  | 3 843                         | 19.5                                 | .1                              | X  |
|            | 50834             | Property and casualty - commercial lines .....  | 10                                   | 26 810                  | 8 677                         | 32.4                                 | .2                              | X  |
|            | 50850             | Third party administration and management fees .....  | 111                                  | 210 387                 | 46 664                        | 22.2                                 | 1.1                             | 75.2                                     |
|            | 50852             | Health and/or welfare funds/plans .....   | 13                                   | 41 281                  | 9 223                         | 22.3                                 | .2                              | X  |
|            | 50853             | Workers' compensation self-insurance .....  | 63                                   | 123 334                 | 20 765                        | 16.8                                 | .5                              | X  |
|            | 50854             | Other self-insurance .....  | 68                                   | 117 252                 | 15 804                        | 13.5                                 | .4                              | X  |
|            | 50860             | Insurance claims adjusting/appraisal fees .....   | 5 108                                | 4 168 962               | 4 063 853                     | 97.5                                 | 97.5                            | X  |
|            | 50870             | Other insurance consulting fees .....   | 75                                   | 86 825                  | 13 584                        | 15.6                                 | .3                              | X  |
|            | 50880             | Fees from investment consulting and advice, excluding investment management for clients ..... | 12                                   | 10 676                  | 913                           | 8.6                                  | Z                               | X  |
|            | 50900             | Fees or commissions from risk consulting .....  | 9                                    | 16 231                  | 476                           | 2.9                                  | Z                               | X  |
|            | 50990             | Revenue from all other insurance-related activities .....                                     | 71                                   | 101 752                 | 14 132                        | 13.9                                 | .3                              | X  |
|            | 51300             | Gross rents from real properties .....  | 14                                   | 5 332                   | 128                           | 2.4                                  | Z                               | X  |
|            | 59810             | Other revenue .....   | 125                                  | 224 400                 | 16 312                        | 7.3                                  | .4                              | X  |
| 524292     |                   | Third party administration of insurance and pension funds/plans .....                         | 5 108                                | X                       | 18 098 102                    | X                                    | 100.0                           | 72.2                                     |
|            | 50510             | Income from fiduciary activities, including trust, custody, and escrow .....                  | 30                                   | 50 035                  | 3 049                         | 6.1                                  | Z                               | X  |
|            | 50520             | Asset/investment portfolio management fees .....  | 37                                   | 70 468                  | 8 118                         | 11.5                                 | Z                               | X  |
|            | 50800             | Securities commissions .....  | 96                                   | 162 504                 | 20 856                        | 12.8                                 | .1                              | X  |
|            | 50830             | Insurance commissions .....   | 805                                  | 2 139 973               | 269 097                       | 12.6                                 | 1.5                             | 71.5                                     |
|            | 50831             | Life and accident .....   | 376                                  | 913 375                 | 56 170                        | 6.2                                  | .3                              | X  |
|            | 50832             | Health and medical .....  | 430                                  | 1 320 322               | 148 979                       | 11.3                                 | .8                              | X  |
|            | 50833             | Property and casualty - personal lines .....  | 10                                   | 28 785                  | 964                           | 3.3                                  | Z                               | X  |
|            | 50834             | Property and casualty - commercial lines .....  | 80                                   | 300 024                 | 28 870                        | 9.6                                  | .2                              | X  |
|            | 50835             | Annuity .....   | 102                                  | 108 344                 | 6 348                         | 5.9                                  | Z                               | X  |
|            | 50839             | Other .....   | 129                                  | 309 149                 | 27 766                        | 9.0                                  | .2                              | X  |
|            | 50850             | Third party administration and management fees .....  | 5 108                                | 18 098 102              | 17 359 425                    | 95.9                                 | 95.9                            | 62.6                                     |
|            | 50851             | Pension funds/plans .....   | 1 936                                | 3 177 018               | 2 177 375                     | 68.5                                 | 12.0                            | X  |
|            | 50852             | Health and/or welfare funds/plans .....   | 2 128                                | 11 849 390              | 10 466 807                    | 88.3                                 | 57.8                            | X  |
|            | 50853             | Workers' compensation self-insurance .....  | 1 192                                | 3 487 140               | 2 642 763                     | 75.8                                 | 14.6                            | X  |
|            | 50854             | Other self-insurance .....  | 876                                  | 3 082 541               | 2 072 480                     | 67.2                                 | 11.5                            | X  |
|            | 50860             | Insurance claims adjusting/appraisal fees .....   | 179                                  | 494 007                 | 68 903                        | 13.9                                 | .4                              | X  |
|            | 50870             | Other insurance consulting fees .....   | 156                                  | 500 586                 | 26 788                        | 5.4                                  | .1                              | X  |
|            | 50880             | Fees from investment consulting and advice, excluding investment management for clients ..... | 50                                   | 98 402                  | 10 912                        | 11.1                                 | .1                              | X  |
|            | 50990             | Revenue from all other insurance-related activities .....                                     | 152                                  | 695 513                 | 139 930                       | 20.1                                 | .8                              | X  |
|            | 51300             | Gross rents from real properties .....  | 43                                   | 164 930                 | 6 155                         | 3.7                                  | Z                               | X  |
|            | 59810             | Other revenue .....   | 640                                  | 2 828 698               | 184 869                       | 6.5                                  | 1.0                             | X  |
| 524298     |                   | All other insurance related activities .....  | 1 978                                | X                       | 3 569 526                     | X                                    | 100.0                           | 79.4                                     |
|            | 50830             | Insurance commissions .....   | 41                                   | 39 579                  | 4 531                         | 11.4                                 | .1                              | 79.4                                     |
|            | 50831             | Life and accident .....   | 8                                    | 3 490                   | 132                           | 3.8                                  | Z                               | X  |
|            | 50832             | Health and medical .....  | 24                                   | 29 553                  | 1 757                         | 5.9                                  | Z                               | X  |
|            | 50833             | Property and casualty - personal lines .....  | 8                                    | 5 308                   | 1 967                         | 37.1                                 | .1                              | X  |
|            | 50834             | Property and casualty - commercial lines .....  | 13                                   | 26 837                  | 379                           | 1.4                                  | Z                               | X  |
|            | 50835             | Annuity .....   | 9                                    | 2 240                   | 278                           | 12.4                                 | Z                               | X  |
|            | 50850             | Third party administration and management fees .....  | 51                                   | 72 223                  | 44 407                        | 61.5                                 | 1.2                             | 79.4                                     |
|            | 50851             | Pension funds/plans .....   | 13                                   | 5 799                   | 1 434                         | 24.7                                 | Z                               | X  |
|            | 50853             | Workers' compensation self-insurance .....  | 28                                   | 30 249                  | 6 251                         | 20.7                                 | .2                              | X  |
|            | 50854             | Other self-insurance .....  | 17                                   | 40 499                  | 36 672                        | 90.6                                 | 1.0                             | X  |
|            | 50860             | Insurance claims adjusting/appraisal fees .....   | 12                                   | 20 948                  | 7 373                         | 35.2                                 | .2                              | X  |
|            | 50870             | Other insurance consulting fees .....   | 1 101                                | 1 205 304               | 1 172 710                     | 97.3                                 | 32.9                            | X  |
|            | 50890             | Title search, title reconveyance, and title abstract service fees .....                       | 38                                   | 1 074 381               | 48 532                        | 4.5                                  | 1.4                             | X  |
|            | 50900             | Fees or commissions from risk consulting .....  | 46                                   | 4 802                   | 4 802                         | 100.0                                | .1                              | X  |
|            | 50990             | Revenue from all other insurance-related activities .....                                     | 856                                  | 2 385 518               | 2 283 734                     | 95.7                                 | 64.0                            | X  |
|            | 59810             | Other revenue .....   | 64                                   | 48 692                  | 3 083                         | 6.3                                  | .1                              | X  |
| 525        |                   | Funds, trusts, and other financial vehicles (part) .....                                      | 1 912                                | X                       | 22 873 655                    | X                                    | 100.0                           | 67.1                                     |
|            | 52000             | Gross rents from real property owned by this establishment .....                              | 1 819                                | 20 567 931              | 18 157 844                    | 88.3                                 | 79.4                            | X  |
|            | 52100             | Real estate brokerage fees and commissions .....  | 28                                   | 1 193 189               | 15 175                        | 1.3                                  | .1                              | X  |
|            | 52200             | Property management fees .....  | 512                                  | 4 444 906               | 510 905                       | 11.5                                 | 2.2                             | X  |
|            | 52410             | Receipts and/or commissions from operators of concessions on your premises .....              | 6                                    | 340 612                 | 652                           | .2                                   | Z                               | X  |
|            | 52430             | Revenue from construction, remodeling, and repair work done for others .....                  | 22                                   | 4 034 528               | 41 276                        | 1.0                                  | .2                              | X  |

See footnotes at end of table.

**Table 1. Product Lines by Kind of Business for the United States: 2002—Con.**

[Includes only establishments of firms with payroll. For meaning of abbreviations and symbols, see introductory text. For explanation of terms, see Appendix A. Data based on the 2002 Economic Census. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see note at end of table]

| NAICS code | Product line code | Kind of business and product line  | Establishments with the product line |                         | Product line revenue          |                                      |                                 | Response coverage <sup>2</sup> (percent) |
|------------|-------------------|--|--------------------------------------|-------------------------|-------------------------------|--------------------------------------|---------------------------------|--|
|            |                   |  | Number                               | Total revenue (\$1,000) | Amount <sup>1</sup> (\$1,000) | As percent of total revenue of—      |                                 |  |
|            |                   |  |                                      |                         |                               | Establishments with the product line | All establishments <sup>1</sup> |  |
| 525        |                   | Funds, trusts, and other financial vehicles (part)—Con.                          |                                      |                         |                               |                                      |                                 |  |
|            | 52440             | Net gains (losses) from sales of real property owned by this establishment ..... | 354                                  | 9 684 349               | 1 326 995                     | 13.7                                 | 5.8                             | X  |
|            | 52450             | Other investment income - net .....  | 66                                   | 3 975 226               | 145 391                       | 3.7                                  | .6                              | X  |
|            | 52700             | Interest income .....  | 409                                  | 11 733 487              | 2 223 662                     | 19.0                                 | 9.7                             | X  |
|            | 59810             | Other revenue .....  | 299                                  | 8 003 428               | 392 183                       | 4.9                                  | 1.7                             | X  |
| 5259       |                   | Other investment pools and funds (part) .....                                    | 1 912                                | X                       | 22 873 655                    | X                                    | 100.0                           | 67.1                                     |
|            | 52000             | Gross rents from real property owned by this establishment .....                 | 1 819                                | 20 567 931              | 18 157 844                    | 88.3                                 | 79.4                            | X  |
|            | 52100             | Real estate brokerage fees and commissions .....                                 | 28                                   | 1 193 189               | 15 175                        | 1.3                                  | .1                              | X  |
|            | 52200             | Property management fees .....   | 512                                  | 4 444 906               | 510 905                       | 11.5                                 | 2.2                             | X  |
|            | 52410             | Receipts and/or commissions from operators of concessions on your premises ..... | 6                                    | 340 612                 | 652                           | .2                                   | Z                               | X  |
|            | 52430             | Revenue from construction, remodeling, and repair work done for others .....     | 22                                   | 4 034 528               | 41 276                        | 1.0                                  | .2                              | X  |
|            | 52440             | Net gains (losses) from sales of real property owned by this establishment ..... | 354                                  | 9 684 349               | 1 326 995                     | 13.7                                 | 5.8                             | X  |
|            | 52450             | Other investment income - net .....  | 66                                   | 3 975 226               | 145 391                       | 3.7                                  | .6                              | X  |
|            | 52700             | Interest income .....  | 409                                  | 11 733 487              | 2 223 662                     | 19.0                                 | 9.7                             | X  |
|            | 59810             | Other revenue .....  | 299                                  | 8 003 428               | 392 183                       | 4.9                                  | 1.7                             | X  |
| 52593      |                   | Real Estate Investment Trusts - REITs .....                                      | 1 912                                | X                       | 22 873 655                    | X                                    | 100.0                           | 67.1                                     |
|            | 52000             | Gross rents from real property owned by this establishment .....                 | 1 819                                | 20 567 931              | 18 157 844                    | 88.3                                 | 79.4                            | X  |
|            | 52100             | Real estate brokerage fees and commissions .....                                 | 28                                   | 1 193 189               | 15 175                        | 1.3                                  | .1                              | X  |
|            | 52200             | Property management fees .....   | 512                                  | 4 444 906               | 510 905                       | 11.5                                 | 2.2                             | X  |
|            | 52410             | Receipts and/or commissions from operators of concessions on your premises ..... | 6                                    | 340 612                 | 652                           | .2                                   | Z                               | X  |
|            | 52430             | Revenue from construction, remodeling, and repair work done for others .....     | 22                                   | 4 034 528               | 41 276                        | 1.0                                  | .2                              | X  |
|            | 52440             | Net gains (losses) from sales of real property owned by this establishment ..... | 354                                  | 9 684 349               | 1 326 995                     | 13.7                                 | 5.8                             | X  |
|            | 52450             | Other investment income - net .....  | 66                                   | 3 975 226               | 145 391                       | 3.7                                  | .6                              | X  |
|            | 52700             | Interest income .....  | 409                                  | 11 733 487              | 2 223 662                     | 19.0                                 | 9.7                             | X  |
|            | 59810             | Other revenue .....  | 299                                  | 8 003 428               | 392 183                       | 4.9                                  | 1.7                             | X  |
| 525930     |                   | Real Estate Investment Trusts - REITs .....                                      | 1 912                                | X                       | 22 873 655                    | X                                    | 100.0                           | 67.1                                     |
|            | 52000             | Gross rents from real property owned by this establishment .....                 | 1 819                                | 20 567 931              | 18 157 844                    | 88.3                                 | 79.4                            | 63.8                                     |
|            | 52001             | Apartments/retirement housing with 5 or more housing units per building .....    | 534                                  | 3 716 821               | 1 996 150                     | 53.7                                 | 8.7                             | X  |
|            | 52002             | Other residential properties .....   | 10                                   | 200 888                 | 100 916                       | 50.2                                 | .4                              | X  |
|            | 52003             | Home sites for manufactured and/or mobile homes .....                            | 48                                   | S                       | 22 721                        | S                                    | .1                              | X  |
|            | 52004             | Office and professional buildings .....  | 274                                  | 9 455 042               | 4 407 120                     | 46.6                                 | 19.3                            | X  |
|            | 52005             | Shopping center properties, retail shops, and flea market spaces .....           | 157                                  | 3 909 843               | 3 048 182                     | 78.0                                 | 13.3                            | X  |
|            | 52006             | Industrial buildings .....   | 104                                  | 7 019 855               | 4 178 382                     | 59.5                                 | 18.3                            | X  |
|            | 52007             | Self-service storage or miniwarehouses .....                                     | 735                                  | 447 924                 | 326 659                       | 72.9                                 | 1.4                             | X  |
|            | 52008             | Other nonresidential buildings .....   | 35                                   | 3 022 696               | 2 073 352                     | 68.6                                 | 9.1                             | X  |
|            | 52009             | All other real property .....  | 24                                   | 3 009 792               | 2 004 362                     | 66.6                                 | 8.8                             | X  |
|            | 52100             | Real estate brokerage fees and commissions .....                                 | 28                                   | 1 193 189               | 15 175                        | 1.3                                  | .1                              | 67.1                                     |
|            | 52103             | Nonresidential property sales .....  | 7                                    | 103 240                 | 2 446                         | 2.4                                  | Z                               | X  |
|            | 52104             | Nonresidential property rental .....   | 18                                   | 1 087 408               | 6 237                         | .6                                   | Z                               | X  |
|            | 52200             | Property management fees .....   | 512                                  | 4 444 906               | 510 905                       | 11.5                                 | 2.2                             | X  |
|            | 52410             | Receipts and/or commissions from operators of concessions on your premises ..... | 6                                    | 340 612                 | 652                           | .2                                   | Z                               | X  |
|            | 52430             | Revenue from construction, remodeling, and repair work done for others .....     | 22                                   | 4 034 528               | 41 276                        | 1.0                                  | .2                              | X  |
|            | 52440             | Net gains (losses) from sales of real property owned by this establishment ..... | 354                                  | 9 684 349               | 1 326 995                     | 13.7                                 | 5.8                             | X  |
|            | 52450             | Other investment income - net .....  | 66                                   | 3 975 226               | 145 391                       | 3.7                                  | .6                              | X  |
|            | 52700             | Interest income .....  | 409                                  | 11 733 487              | 2 223 662                     | 19.0                                 | 9.7                             | X  |
|            | 59810             | Other revenue .....  | 299                                  | 8 003 428               | 392 183                       | 4.9                                  | 1.7                             | X  |

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

<sup>2</sup>Revenue of establishments reporting product line revenue as percent of total revenue.

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

# Appendix A.

## Explanation of Terms

---

### **ESTABLISHMENTS**

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

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

### **REVENUE**

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

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

# Appendix B.

## NAICS Codes, Titles, and Descriptions

---

### **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:

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 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 industry group includes establishments classified in the following NAICS industry: 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.

## **522 CREDIT INTERMEDIATION AND RELATED ACTIVITIES**

Industries in the Credit Intermediation and Related Activities subsector groups 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.

#### **5221101 NATIONAL COMMERCIAL BANKS (BANKING)**

This industry comprises 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)**

This industry comprises 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 U.S. territories.

## **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.

#### **5221201 SAVINGS INSTITUTIONS, FEDERALLY CHARTERED**

This industry comprises 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**

This industry comprises establishments, not operating under federal charter, primarily engaged in accepting time deposits, making mortgage and real estate loans, and investing in high grade securities.

## **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.



---

### **5221301 CREDIT UNIONS, FEDERALLY CHARTERED**

This industry comprises 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**

This industry comprises 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.

### **5222 NONDEPOSITORY CREDIT INTERMEDIATION**

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

### **52221 CREDIT CARD ISSUING**

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

### **522210 CREDIT CARD ISSUING**

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

### **52222 SALES FINANCING**

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

### **522220 SALES FINANCING**

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

---

## **52229 OTHER NONDEPOSITORY CREDIT INTERMEDIATION**

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

### **522291 CONSUMER LENDING**

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

### **522292 REAL ESTATE CREDIT**

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

### **5222929 MORTGAGE BANKERS AND LOAN CORRESPONDENTS**

This industry comprises 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 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/or (3) lending funds to domestic buyers of imported goods.

### **522294 SECONDARY MARKET FINANCING**

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

### **522298 ALL OTHER NONDEPOSITORY CREDIT INTERMEDIATION**

This 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.

### **5222981 PAWNSHOPS**

This industry comprises establishments primarily engaged in lending money at interest in exchange for personal property left as security and selling the merchandise if the property is not reclaimed.

### **5222988 OTHER BUSINESS CREDIT INSTITUTIONS**

This industry comprises establishments primarily engaged in providing services, credit or capital to businesses, other organizations and members for short-term, intermediate and long-term periods (more than one 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.

### **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/or (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/or (3) check or other financial instrument clearinghouse services (except central banks).

### **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).

### **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 include 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.

## **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.

## **52313 COMMODITY CONTRACTS DEALING**

This 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 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.

## **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.

## **5232 SECURITIES AND COMMODITY EXCHANGES**

This industry group includes establishments classified in the following NAICS industry: 52321, Securities and Commodity Exchanges.

## **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.

## **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.

#### **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.

#### **52393 INVESTMENT ADVICE**

This industry comprises establishments primarily engaged in providing customized investment advice to clients on a fee basis, that 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, that 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.

### **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 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).

## **523999 MISCELLANEOUS FINANCIAL INVESTMENT ACTIVITIES**

This 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.

## **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 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.

#### **524114 DIRECT HEALTH AND MEDICAL INSURANCE CARRIERS**

This 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.

#### **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 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.

## **524127 DIRECT TITLE INSURANCE CARRIERS**

This 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.

## **524128 OTHER DIRECT INSURANCE (EXCEPT LIFE, HEALTH, AND MEDICAL) CARRIERS**

This 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).

## **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.

## **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.

### **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 industry comprises establishments primarily engaged in investigating, appraising, and settling insurance claims.

#### **524292 THIRD PARTY ADMINISTRATION OF INSURANCE AND PENSION FUNDS**

This 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.

---

### **524298 ALL OTHER INSURANCE RELATED ACTIVITIES**

This 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 rate-making services are included in this industry.

### **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.

### **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, unit holders, 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).



# Appendix C.

## Methodology

---

### SOURCES OF THE DATA

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

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

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

The report forms used to collect information for establishments in this sector are available at [help.econ.census.gov/econhelp/resources/](http://help.econ.census.gov/econhelp/resources/).

A more detailed examination of census methodology is presented in the *History of the Economic Census* at [www.census.gov/econ/www/history.html](http://www.census.gov/econ/www/history.html).

### INDUSTRY CLASSIFICATION OF ESTABLISHMENTS

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

---

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

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

### **RELIABILITY OF DATA**

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

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

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

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

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

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

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

---

## **TREATMENT OF NONRESPONSE**

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

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

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

## **DISCLOSURE**

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

# Appendix D. Geographic Notes

---

Not applicable for this report.

# Appendix E. Metropolitan and Micropolitan Statistical Areas

---

Not applicable for this report.

