

Testing NAPCS Products in the 2002 Economic Census: Successes and Lessons Learned

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Abstract: In past Economic Censuses, surveys for service industries collected a variety of different types of information under a question regarding details of sales, shipments, receipts, or revenue. The detailed variables were sometimes products, sometimes sources of revenue that were not products, and sometimes inquiries about the institutional sector of the units that consumed the services. The individual queries were developed over time to address particular needs. In the 2002 Economic Census the initial results from the NAPCS project largely replaced the existing questions for 86 service industries. The results of that change were successful but lessons learned during implementation will help refine the process in the 2007 Economic Census and future data collection efforts.

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Introduction

Over the past five years, the United States, Canada, and Mexico have presented the North American Product Classification System (NAPCS) process and provisional product lists for a variety of service areas of the economy to the Voorburg Group. In 2002, the Census Bureau added over 1000 new service product inquiries to the survey forms for 86 service industries, primarily in the information, finance, professional services, and waste management areas of the economy.¹ The products were taken directly from NAPCS products lists at the level agreed upon by Canada, Mexico, and the United States. Overall, the effort was successful. As with any test, there were a number of lessons learned and some areas for potential improvement were identified. This paper presents the process and lessons learned. A second paper, "Incorporating NAPCS Products in the 2007 Economic Census: Addressing Lessons Learned and Implementing a Coordinated Approach to Improving Economic Data," will present the plans for our service product collection effort in the 2007 Economic Census and present a redesigned process based on what was learned in 2002.

Economic Census Revenue Questions for Service Industries

In the 1997 and earlier Economic Censuses, service industries were queried about a variety of things under a general question regarding detail of sales, shipments, revenue, or receipts. In some cases, the inquiries were product based, while in other cases, the inquiries addressed non-product sources of revenue or even allocation information for institutional sectors. The questions had been developed over time to address particular needs but were not sufficiently homogeneous in concept. Often the concept on a single form was consistent but in some cases, concepts were blended within forms. For example, in 1997 legal services requested a breakdown of revenue based on the institutional sector of the client, architectural and engineering services requested product detail based on the service provided and the type of project, and commercial banking requested data on interest, fees, and gains (losses) for products such as loans, as well as products such as ATM services, loan servicing, and commissions for trading securities or selling insurance.

While these questions met certain needs of important data users, they did not present data consistently for comparisons across industries within sectors or across sectors. NAPCS was seen as one way to bring some consistency to the collection and presentation of detailed data for NAICS industries. A brief review of the primary principles of NAPCS product development illustrates the potential improvements. NAPCS is designed to identify and define the outputs of units classified in the NAICS industry classification system. NAPCS products are outputs that can be identified, measured, and priced.

¹ "Measuring Detailed Sales of Service in the United States", Anne Russell, 17th Annual Meeting of the Voorburg Group, Nantes, France September 23-27, 2002.

NAPCS product detail is developed based on the marketing and accounting practices and records available at businesses.²

Questionnaire Development Process

The survey instruments for the Economic Census are developed beginning about three years before the Census is conducted. The process begins with the questionnaire used in the previous Census. The questionnaire is reviewed internally and then circulated to businesses, associations, academics, and other statistical agencies for comments and suggestions for change. Subject matter analysts evaluate requests for change and make modifications as needed. Considerations of time series, respondent burden, relative importance, and other issues are factored into the decision making process. The result is a questionnaire that is prepared for commercial printing and eventual mailing to reporting units. The content decisions for questionnaires must be completed approximately two years prior to mailing the survey.

In the 2002 Economic Census, NAPCS products were added to the questionnaires for 86 service industries in Sector 51, Information; Sector 52, Finance and Insurance; Sector 54, Professional, Scientific and Technical Services; and Sector 56, Administrative and Support, Waste Management and Remediation Services. In total, over 1000 new or revised inquiries were added for those industries. Table 1. is illustrative of the changes that took place.

Table 1. Select Industries Testing NAPCS Products

Industry	Questions in 1997	Questions in 2002
Commercial Banks	35	168
Engineering Services	20	78
Telecommunications	25	50
ISPs	5	33
Waste Management	12	100

Each NAPCS product list had varying levels of detail. Lists had a provisional structure applied to trilateral products (products that existed in all three countries) as well as national level details only evident in one or two countries. Some NAPCS lists had trilateral agreements at relatively aggregated levels where our economies or business practices differed but had highly detailed trilateral products when our economies were similar.

² A more complete discussion of the principles of NAPCS is available at <http://www.census.gov/eos/www/napcs/napcs.htm>.

NAPCS product lists were also developed for different sized groupings. In some cases, individual lists of products were created for each industry being studied, in other cases a single list was created for an industry group, subsector, or even sector. Because the products were available late in the forms design process, an across the board decision was made to include all trilateral products, regardless of the level of detail, on the Economic Census questionnaires for testing. In most cases, the provisional NAPCS products were added to questionnaires after the more formal consultation process was completed.

Finally, the initial test of NAPCS products used two different tools, the Economic Census and the Service Annual Survey. Products were added to these surveys independently and often did not agree. There were always efforts to make sure that comparable data could be developed but the primary publication basis in the Census and SAS often differed.

The addition of over 1000 products on census questionnaires was a very ambitious undertaking but necessary to validate the NAPCS results and refine the implementation process for the future.

Case Study: Commercial Banking

Rather than an overall assessment of the results, a more detailed review of a single subject matter area or case study approach can provide considerable insight into the process of testing products and allows the development of lessons learned. Commercial banking is complex in measurement and has different data needs for various programs. This area provides a unique opportunity to develop comprehensive lessons learned from testing NAPCS products in the Census.

As Table 1 shows, the number of questions related to revenue and receipts for commercial banks increased 380% between 1997 and 2002. Not all of the questions were product inquiries. National accountants need information on the fees collected directly for services provided as well as information on interest receipts when services are provided but not directly charged in the form of fees. In order to meet that requirement, many of the NAPCS products were split into multiple questions. To facilitate multiple needs, multiple lines of inquiry were included under questionnaire item 22, Detail of sales, shipments, receipts, or revenue. Table 2 includes a breakdown of the number of product inquiries and the number of other non-product inquiries on the commercial banking questionnaire.

Table 2. Question Type for Commercial Banking

NAPCS Questions:	64
Additional Revenue Inquiries:	104

This created substantial respondent burden but was an initial attempt to address the needs of national accountants within a set of related questions regarding the specific outputs of commercial banks as defined in NAPCS.

The size of the questionnaire increased from 3 legal size pages (8.5" X 14") to 16 letter size pages (8.5" X 11"). The increase was due to a variety of changes including new questions on nontraditional employment practices, e-commerce, and other inquiries. The products did however increase from slightly less than one page (double banked) to almost nine pages (single banked).³

Because the 2002 effort was a test, questions were formulated so that the NAPCS products could be created rather than directly asking for product information. For example, in finance, the aggregates were often based on the source of revenue, interest, origination fees, and other fees first then further broken down into the products of residential mortgage loans, home equity loans, vehicle loans, and other secured loans to consumers.⁴ By adding together the detailed inquiries, it was possible to develop data for specific products even if they were not directly collected as a total.

The NAPCS product lists identify and define the products produced by reporting units in an industry regardless of whether or not those products are also produced by other industries. There is not a strict industry of origin approach but rather a detailing of the outputs of units. Commercial banks are directly involved in depository financial intermediation but they also, depending on regulatory structures, can sell securities, issue credit cards, provide financial investment advice, and offer or produce a wide range of other products. The test of NAPCS products in commercial banking also demonstrates this reality.

Of the 64 NAPCS tested for Commercial banking, 27 were directly related to loans, credit granting, credit financing such as leasing, deposit services, cash handling and management products and financial planning and investment management services. 37 of the NAPCS products were related to securities activities or products.

The data collection results of this test are enlightening. Table 3 shows the collection results for commercial banking based on the authors designation of the product as a banking product or securities product, additional banking or securities revenue inquiry, and the relative importance to the total revenue collected in the industry.

³ The relevant sections of the 1997 and 2002 forms are included as attachments 1 and 2.

⁴ See item 1 e. in attachment 2.

Table 3. Collection and Publication Results Relative Importance of individual Inquiries (Range)

	Number	<.05%	.1 to 1%	> 1%
		of revenue for all establishments		
NAPCS products for banking	27	6	8	13
NAPCS products for securities	37	16	17	3
Additional revenue inquiries (104)				
Banking	45	15	20	10
Securities	59	43	14	2

Of the 168 total inquiries for sales, shipments, receipts, or revenue asked of commercial banks, 80 represented less than 0.05% each (48%), 59 represented .1 to 1% each (35%), and only 28 represented more than 1% of total revenue for all establishments (17%). Table 4 is a matrix presentation of product, other revenue inquiries, and major subject matter area (banking or securities).

Table 4. Collection and Publication Results – Type and Subject of Inquiry

		Inquiries	NAPCS	Other
Commercial bank revenue:	\$481 billion	168	64	104
Banking Products	\$428 billion	72	27	45
Securities products	\$ 53 billion	96	37	59

Table 4 shows that the 43% of the total product and revenue inquiries related to banking accounted for about 89% of the industry revenue while the 57% of product and revenue inquiries related to securities accounted for only 11% of total industry revenue.

On the surface, this appears to be a substantial mismatch. However, establishments classified to the NAICS industries for securities reported revenues of \$216 billion and establishments classified to commercial banking reported securities product revenues of \$53 billion or almost 20% of the total securities products for the two industries. Clearly, commercial banks are producing a substantial portion of the total for securities products. In order to produce product totals, regardless of the industry that is producing the product, questions are required in all industries where the products are significant. If the securities products had been combined under other revenue in line 27, important details about securities would have been lost.

Lessons Learned based on the Commercial Banking Test of NAPCS Products

From a data collection perspective, one lesson learned is that well-defined, recognizable products do not necessarily reduce response rates, even if there are many of them. This assertion was proven with the collection of extensive lists of products for waste management and remediation industries, finance industries, and other subject matter areas tested in 2002. In almost all cases, the number of specific inquiries regarding outputs doubled without substantial declines in response rates.

A comprehensive review of the pre-NAPCS survey inquiries for service industries clearly indicates that major users need product data but they need also important data on class of customer or institutional sector of the consumer of services. For measurement purposes, data users also at time require data that breaks down revenue from products into other streams of income. The first major lesson learned is that mixing concepts of this type in a single inquiry regarding production is confusing to respondents and results in misreporting of data.

The NAPCS product lists had varying levels of detail that were not reviewed in a comprehensive manner when a decision was made to include the provisional products on Census questionnaires. Some industries had trilateral agreement at relatively high levels and therefore had only moderate increases in burden. Other industries had extensive detail and resulted in considerably longer and more complex questionnaires. As noted above, when products are well defined and easily obtained from existing company records, this does not necessarily reduce response rates but does increase burden.

Different implementation decisions in SAS and the Economic Census often created problems comparing data across the programs. In the publishing industries, SAS implemented the NAPCS products based on the provisional structure while Census implemented an inversion of the NAPCS provisional structure to maintain comparability to the extent possible between results from 1997 and results from 2002. This helped users of the Census data but caused unnecessary problems for other data users. The lesson learned was that coordination across programs within the Census Bureau also can improve the usefulness of the resulting economic statistics.

There was inadequate review and comment on the proposed product inclusions from major users of the resulting data, particularly for producer price indexes and the national accounts.

Summary

Overall, the test of NAPCS products in the 2002 Economic Census was a success. The test proved that in most cases, the products were recognized by businesses. The definitions were generally adequate, and respondents could report revenue associated with the products. This represents a major improvement in the level of detailed data available for service industries from the Economic Census.

The expansion to include provisional NAPCS products for all service industries in the 2007 Economic Census will build upon the lessons learned during 2002. To further improve the process, the Census Bureau will make changes and modifications to address the problem of multiple concepts (i.e., product, revenue streams within products, and sources of income that are not product based) when soliciting information from service providers. The Census Bureau will evaluate and make decisions on the level of detail that will be collected for each provisional NAPCS list and strive for more timely and comprehensive review of the proposed questionnaires early in the process.

A second paper presented at the 20th Session of the Voorburg Group, Incorporating NAPCS products in the 2007 Economic Census: Addressing Lessons Learned and Implementing a Coordinated Approach to Improving Economic Data, will provide details of the specific actions taken to maximize the usefulness of Economic Census data for service industries, attempt to balance data needs and respondent burden, and further refine the process of collecting products in service industries.

Attachment 1. 1997 Receipts inquiries for Commercial Banks

Item 9. SOURCES OF REVENUE							Item 9. SOURCES OF REVENUE - Continued																																										
Report sources of revenue for this establishment either as dollar figures or as whole percents of total revenue. (See HOW TO REPORT DOLLAR FIGURES on page 1 and HOW TO REPORT PERCENTS, below) Do NOT combine data for two or more lines.							ESTIMATES are acceptable. Report dollars OR percents.																																										
Note - All entries are to be made in accordance with Generally Accepted Accounting Principles (GAAP). If Regulatory Accounting Principles (RAP) are used for any entries, please note in the REMARKS section. For definitions see page 3, Special Instructions.							Sources of revenue																																										
HOW TO REPORT PERCENTS							Sources of revenue																																										
If figure is 38.76% of total sales:							ESTIMATES are acceptable. Report dollars OR percents.																																										
• Report whole percents							Bil. Mil. Thou. Dol. Per-cent																																										
Not acceptable							Bil. Mil. Thou. Dol. Per-cent																																										
1. Interest income							10. Loan origination fees																																										
a. Residential real estate loans (except home equity)							a. Residential real estate loans																																										
b. Nonresidential real estate loans							b. Nonresidential real estate loans																																										
c. Home equity loans							c. Other loans																																										
d. Agricultural loans (except real estate)							d. Sum of lines 10a through 10c																																										
e. Commercial and industrial loans (except real estate)							11. Loan servicing and administration fees																																										
f. New and used auto and truck loans							12. Fees from factoring and forfaiting receivables																																										
g. Credit cards, overdraft credit, and related plans							13. ATM and other electronic transaction fees																																										
h. Other loans to individuals							14. Securities commissions																																										
i. Lease financing receivables							15. Insurance and annuity commissions																																										
j. Other interest income							16. Income from fiduciary (trust, custody, and escrow) activities																																										
k. Sum of lines 1a through 1j							17. Asset/portfolio management fees																																										
2. Discounts on loans (net)							18. Fees from investment consulting and advice																																										
3. Trading gains (losses) from foreign exchange transactions							19. Other fees and commissions																																										
4. Gains (losses) from assets held in trading accounts in securities and commodities							20. Other revenue - Specify ⁰⁷⁷																																										
5. Gains (losses) from underwriting and selling groups of securities							21. TOTAL (Should equal item 4 if reporting in dollars)																																										
a. MBS, CMO, and REMIC transactions							Item 10. SPECIAL INQUIRIES																																										
b. All other securities transactions							EXPORDED SERVICES																																										
c. Sum of lines 5a and 5b							NOTE - An exported service is a service performed for a customer or client (individual, government, business establishment, etc.) located outside the United States (i.e., outside the 50 States, District of Columbia, U.S. Commonwealth Territories, or U.S. possessions). Services performed for unaffiliated and affiliated foreign firms (i.e., foreign parent firms, subsidiaries, branches, etc.) are included. Services provided to domestic subsidiaries of foreign firms are excluded.																																										
6. Gains (losses) on securities NOT held in trading accounts							Did the revenue reported in item 4 include any amounts received for exported services?																																										
7. Other investment income (net) - include all investment income not reported above - Specify ⁰⁷⁶							<table border="1"> <tr> <td colspan="3"></td> <td colspan="3">Mil.</td> <td colspan="3">Thou.</td> <td colspan="3">Dol.</td> </tr> <tr> <td colspan="3">970 1 <input type="checkbox"/> Yes - Amount</td> <td colspan="3">971</td> <td colspan="3"></td> <td colspan="3"></td> </tr> <tr> <td colspan="3">2 <input type="checkbox"/> No</td> <td colspan="3"></td> <td colspan="3"></td> <td colspan="3"></td> </tr> </table>										Mil.			Thou.			Dol.			970 1 <input type="checkbox"/> Yes - Amount			971									2 <input type="checkbox"/> No											
			Mil.			Thou.			Dol.																																								
970 1 <input type="checkbox"/> Yes - Amount			971																																														
2 <input type="checkbox"/> No																																																	
8. Service charges on deposit accounts							Item 11. LOCATIONS OF OPERATION - See attached pages.																																										
9. Service charges and fees on credit card accounts							REMARKS - Please use this space for any explanations that may be essential in understanding your reported data.																																										
FORM FI-6010							Item 12. CERTIFICATION - This report is substantially accurate and has been prepared in accordance with instructions.																																										
							Period covered by this report FROM: Mo. Year TO: Mo. Year																																										
							Name of person to contact regarding this report - Print or type																																										
							Title																																										
							Telephone Area code Number Extension																																										
							Signature of authorized person Date																																										

Attachment 2. 2002 Receipts inquiries for Commercial Banks

Form FI-52201

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22 DETAIL OF SALES, SHIPMENTS, RECEIPTS, OR REVENUE - Continued

Line 24 - Services that provide an infrastructure for conducting trades in securities and commodity contracts; and clearing and settlement services for securities, commodities contracts, and payments. This includes services that allow trade execution to take place. **Line 24a** - Services that clear and settle payment for financial transactions other than trades of securities and commodity contracts. **Line 24b** - Services that execute, clear, and settle trades of securities and commodity contracts and other financial instruments; this includes preliminary reports, compare and clear services, and final clearance of securities and commodity contracts. **Line 24c** - Services that provide broker/dealers with access to securities and commodity contract trading systems; this includes membership dues paid by broker/dealers or others, to be members of an exchange; provision of space, equipment, communication lines, and software to traders with installation services both on and off the trading floor. **Line 24d** - Services that list securities and other financial instruments on trading, clearing, and settlement systems; this includes all other services not elsewhere classified for conducting trades, clearing and settlement services, and coding.

Line 25 - Services provided by computer-based clearing and settlement facilities, Automated Clearinghouses (ACHs), for interchange of electronic debits and credits among financial institutions, includes direct deposit of payroll and government benefit checks, and payment of bills (such as consumer-type payments and business-to-business transactions). **Line 25a** - Services that allow account holders automated deposit of payroll and other credits to accounts using ACHs. **Line 25b** - Services that allow account holders automatic withdrawals of bill payments and other debits from accounts using ACHs. **Line 25c** - All other services not elsewhere classified that use the ACHs.

Line 26 - Providing financial planning and investment management services. **Line 26a** - Services related to advice concerned with conducting mergers and acquisitions, including the issuing of fairness opinions to businesses and governments. **Line 26b** - Includes services in the process of assessing a client's financial situation and counseling him or her on how to achieve their financial objectives; this may include legal steps, tax reduction strategies, use of bank products and services, and designing and managing a portfolio of investments for a client (manager has a fiduciary responsibility to the client).

Line 27 - Other products supporting financial services not elsewhere classified.

Description of sales, shipments, receipts, or revenue	Cen- sus use	2002				
		Estimates are acceptable. Report dollars OR percents.				
		\$ Bil.	Mil.	Thou.	Dol.	Percent
0723	0720	0721			0722	
1. Loan income						
a. Loans to financial businesses						
(1) Interest income	55011					
(2) Origination fees	55012					
(3) Other fees	55013					
(4) Sum lines 1a(1) through 1a(3)	55010					
b. Loans to nonfinancial businesses - secured						
(1) Interest income	55021					
(2) Origination fees	55022					
(3) Other fees	55023					
(4) Sum lines 1b(1) through 1b(3)	55020					
c. Loans to nonfinancial businesses - unsecured						
(1) Interest income	55031					
(2) Origination fees	55032					
(3) Other fees	55033					
(4) Sum lines 1c(1) through 1c(3)	55030					

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22 DETAIL OF SALES, SHIPMENTS, RECEIPTS, OR REVENUE - Continued

0723	Description of sales, shipments, receipts, or revenue	Cen- sus use	2002			
			Estimates are acceptable. Report dollars OR percents.			
			\$ Bil.	Mil.	Thou.	Dol.
0720	0721				0722	
1. Loan income - Continued						
d. Loans to governments						
	(1) Interest income	55041				
	(2) Origination fees	55042				
	(3) Other fees	55043				
	(4) Sum lines 1d(1) through 1d(3)	55040				
e. Loans to consumers - secured						
(1) Interest income						
	(a) Residential mortgage loans	55051				
	(b) Home equity loans	55052				
	(c) Vehicle loans	55053				
	(d) Other loans to consumers	55054				
(2) Origination fees						
	(a) Residential mortgage loans	55055				
	(b) Home equity loans	55056				
	(c) Vehicle loans	55057				
	(d) Other loans to consumers	55058				
(3) Other fees						
	(a) Residential mortgage loans	55059				
	(b) Home equity loans	55060				
	(c) Vehicle loans	55061				
	(d) Other loans to consumers	55062				
	(4) Sum lines 1e(1)(a) through 1e(3)(d)	55060				
f. Loans to consumers - unsecured						
(1) Interest income						
	(a) Personal lines of credit	55071				
	(b) Other loans to consumers	55074				

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Description of sales, shipments, receipts, or revenue		Cen- sus use	2002			
			Estimates are acceptable. Report dollars OR percents.			
		\$ Bil.	Mil.	Thou.	Dol.	Percent
0723		0720	0721			0722
1. Loan income - Continued						
f. Loans to consumers - unsecured - Continued						
(2) Origination fees						
	(a) Personal lines of credit	55076				
	(b) Other loans to consumers	55078				
(3) Other fees						
	(a) Personal lines of credit	55079				
	(b) Other loans to consumers	55083				
	(4) Sum lines 1f(1)(a) through 1f(3)(b)	55070				
2. Credit financing products, except loans						
a. Credit card cardholder and merchant fees						
	(1) Interest income	55211				
	(2) Cardholder fees	55212				
	(3) Merchant fees	55213				
	(4) Sum lines 2a(1) through 2a(3)	55210				
	b. Credit card association products - fees	55220				
	c. Factoring - fees	55230				
d. Leasing products						
	(1) Interest income - motor vehicle leases	55241				
	(2) Interest income - other leases	55242				
	(3) Fees - motor vehicle leases	55243				
	(4) Fees, except real estate rents - other leases	55244				
	(5) Sum lines 2d(1) through 2d(4)	55240				
e. Installment credit products						
	(1) Interest income	55251				
	(2) Fees	55252				
	(3) Sum lines 2e(1) and 2e(2)	55250				



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22 DETAIL OF SALES, SHIPMENTS, RECEIPTS, OR REVENUE - Continued

0723	Description of sales, shipments, receipts, or revenue	Cen- sus use	2002				
			Estimates are acceptable. Report dollars OR percents.				
			\$ Bil.	Mil.	Thou.	Dol.	Percent
0720	0721				0722		
2. Credit financing products, except loans - Continued							
f. All other credit financing products							
	(1) Interest income	55261					
	(2) Fees	55262					
	(3) Sum lines 2f(1) and 2f(2)	55260					
3. Securities origination products							
a. Public offering products - equity securities							
	55310						
b. Public offering products - debt securities							
	55320						
c. Private placement - equity securities							
	55330						
d. Private placement - debt securities							
	55340						
4. Brokering and dealing products - debt instruments							
a. Negotiable certificates of deposit							
	(1) Fees and commissions	55411					
	(2) Interest income from trading accounts	55413					
	(3) Net gains (losses) in trading accounts, excluding interest income	55412					
	(4) Margin interest	55414					
	(5) Sum lines 4a(1) through 4a(4)	55410					
b. Commercial paper issued by financial institutions							
	(1) Fees and commissions	55421					
	(2) Interest income from trading accounts	55423					
	(3) Net gains (losses) in trading accounts, excluding interest income	55422					
	(4) Margin interest	55424					
	(5) Sum lines 4b(1) through 4b(4)	55420					
c. Commercial paper issued by nonfinancial institutions							
	(1) Fees and commissions	55431					
	(2) Interest income from trading accounts	55433					



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22 DETAIL OF SALES, SHIPMENTS, RECEIPTS, OR REVENUE - Continued						
Description of sales, shipments, receipts, or revenue	Cen- sus use	2002 Estimates are acceptable. Report dollars OR percents.				
		\$ Bil.	Mil.	Thou.	Dol.	Percent
0723	0720	0721				0722
4. Brokering and dealing products - debt instruments - Continued						
c. Commercial paper issued by nonfinancial institutions - Continued						
(3) Net gains (losses) in trading accounts, excluding interest income	55432					
(4) Margin interest	55434					
(5) Sum lines 4c(1) through 4c(4)	55430					
d. Bankers acceptance						
(1) Fees and commissions	55441					
(2) Interest income from trading accounts	55443					
(3) Net gains (losses) in trading accounts, excluding interest income	55442					
(4) Margin interest	55444					
(5) Sum lines 4d(1) through 4d(4)	55440					
e. Treasury bills						
(1) Fees and commissions	55451					
(2) Interest income from trading accounts	55453					
(3) Net gains (losses) in trading accounts, excluding interest income	55452					
(4) Margin interest	55454					
(5) Sum lines 4e(1) through 4e(4)	55450					
f. Other money market instruments						
(1) Fees and commissions	55461					
(2) Interest income from trading accounts	55463					
(3) Net gains (losses) in trading accounts, excluding interest income	55462					
(4) Margin interest	55464					
(5) Sum lines 4f(1) through 4f(4)	55460					
g. Corporate and trust notes and bonds						
(1) Fees and commissions	55471					
(2) Interest income from trading accounts	55473					

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If not shown, please enter your 11-digit Census File Number (CFN) from the mailing address.

22 DETAIL OF SALES, SHIPMENTS, RECEIPTS, OR REVENUE - Continued

0723	Description of sales, shipments, receipts, or revenue	Cen- sus use	2002				
			Estimates are acceptable. Report dollars OR percents.				
			\$ Bil.	Mil.	Thou.	Dol.	Percent
		0720	0721			0722	
4. Brokering and dealing products - debt instruments - Continued							
g. Corporate and trust notes and bonds - Continued							
	(3) Net gains (losses) in trading accounts, excluding interest income	55472					
	(4) Margin interest	55474					
	(5) Sum lines 4g(1) through 4g(4)	55470					
h. National government notes and bonds							
	(1) Fees and commissions	55481					
	(2) Interest income from trading accounts	55483					
	(3) Net gains (losses) in trading accounts, excluding interest income	55482					
	(4) Margin interest	55484					
	(5) Sum lines 4h(1) through 4h(4)	55480					
i. State provincial and local government notes and bonds							
	(1) Fees and commissions	55491					
	(2) Interest income from trading accounts	55493					
	(3) Net gains (losses) in trading accounts, excluding interest income	55492					
	(4) Margin interest	55494					
	(5) Sum lines 4i(1) through 4i(4)	55490					
5. Brokering and dealing products - equities							
	a. Fees and commissions	55611					
	b. Interest income from trading accounts	55613					
	c. Net gains (losses) in trading accounts, excluding interest income	55612					
	d. Margin interest	55614					
	e. Sum lines 5a through 5d	55610					



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Description of sales, shipments, receipts, or revenue		Cen- sus use	2002 Estimates are acceptable. Report dollars OR percents.				
			\$ Bil.	Mil.	Thou.	Dol.	Percent
0723		0720	0721				0722
6. Brokering and dealing products - derivative contracts							
a. Futures contracts, exchange-traded							
(1) Fees and commissions	55711						
(2) Interest income from trading accounts	55713						
(3) Net gains (losses) in trading accounts, excluding interest income	55712						
(4) Margin interest	55714						
(5) Sum lines 6a(1) through 6a(4)	55710						
b. Option contracts, exchange-traded							
(1) Fees and commissions	55721						
(2) Interest income from trading accounts	55723						
(3) Net gains (losses) in trading accounts, excluding interest income	55722						
(4) Margin interest	55724						
(5) Sum lines 6b(1) through 6b(4)	55720						
c. Forward contracts, traded over-the-counter							
(1) Fees and commissions	55731						
(2) Interest income from trading accounts	55733						
(3) Net gains (losses) in trading accounts, excluding interest income	55732						
(4) Margin interest	55734						
(5) Sum lines 6c(1) through 6c(4)	55730						
d. Swaps, traded over-the-counter							
(1) Fees and commissions	55741						
(2) Interest income from trading accounts	55743						
(3) Net gains (losses) in trading accounts, excluding interest income	55742						
(4) Margin interest	55744						
(5) Sum lines 6d(1) through 6d(4)	55740						

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If not shown, please enter your 11-digit Census File Number (CFN) from the mailing address.

22 DETAIL OF SALES, SHIPMENTS, RECEIPTS, OR REVENUE - Continued

0723	Description of sales, shipments, receipts, or revenue	Cen- sus use	2002				
			Estimates are acceptable. Report dollars OR percents.				
			\$ Bil.	Mil.	Thou.	Dol.	Percent
		0720	0721			0722	
6.	Brokering and dealing products - derivative contracts - Continued						
	e. Option contacts, traded over-the-counter						
	(1) Fees and commissions	55761					
	(2) Interest income from trading accounts	55763					
	(3) Net gains (losses) in trading accounts, excluding interest income	55762					
	(4) Margin interest	55764					
	(5) Sum lines 6e(1) through 6e(4)	55760					
	f. Other derivative contracts, traded over-the-counter						
	(1) Fees and commissions	55761					
	(2) Net gains (losses) in trading accounts, excluding interest income	55762					
	(3) Interest income from trading accounts	55763					
	(4) Margin interest	55764					
	(5) Sum lines 6f(1) through 6f(4)	55760					
7.	Brokering and dealing foreign currency fees - wholesale	55810					
8.	Brokering and dealing investment company securities, including mutual funds, closed-end funds, and unit investment trusts	55910					
9.	Brokering and dealing other financial instruments, including commodity pools and face-amount certificates	56010					
10.	Brokerage correspondent products - fees	56110					
11.	Securities lending fees, including securities borrowed from a broker's inventory and margin accounts	56210					
12.	Repurchase agreements - net gains (losses)	56310					
13.	Financing related to securities, excluding securities lending and repurchase agreements - net	56410					
14.	Trading debt instruments on own account - net gains (losses)	56510					
15.	Trading equities on own account - net gains (losses)	56610					
16.	Trading derivatives contracts on own account - net gains (losses)	56710					
17.	Trading foreign currency on own account - net gains (losses)	56810					
18.	Trading other securities and commodity contracts on own account - net gains (losses)	56910					

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22 DETAIL OF SALES, SHIPMENTS, RECEIPTS, OR REVENUE - Continued					
Description of sales, shipments, receipts, or revenue	Cen- sus use	2002 Estimates are acceptable. Report dollars OR percents.			
		\$ Bil.	Mil.	Thou.	Dol.
0723	0720	0721			0722
19. Deposit account related products					
a. Fees for bundled deposit account services	57010				
b. Fees for individual deposit account services					
(1) ATM charges and other electronic transaction fees	57021				
(2) Other deposit account service fees	57022				
(3) Sum lines 19b(1) and 19b(2)	57020				
20. Cash handling and management products					
a. Business account and cash management service fees					
(1) Fees for bundled services	57111				
(2) Fees for individual services	57112				
(3) Sum lines 20a(1) and 20a(2)	57110				
b. Correspondent account product service fees	57120				
c. Other cash handling and management product fees	57130				
21. Document payment products					
a. Cashier's and certified check fees	57210				
b. Money order fees	57220				
c. Travelers' check fees	57230				
d. Other fees	57240				
22. Foreign currency exchange fees - retail	57310				
23. Trust products for business and governments - fiduciary fees	57410				
24. Management of financial market and clearing products					
a. Payment clearing and settlement fees	57510				
b. Security and commodity contract trade execution, clearing and settlement fees	57520				
c. Access to security and commodity contract trade execution and clearing system fees	57530				
d. Security and commodity contract exchange and clearinghouse listing fees	57540				



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22 DETAIL OF SALES, SHIPMENTS, RECEIPTS, OR REVENUE - Continued

Description of sales, shipments, receipts, or revenue	Cen- sus use	2002				
		Estimates are acceptable. Report dollars OR percents.				
		\$ Bil.	Mil.	Thou.	Dol.	Percent
0723	0720	0721				0722
25. Automated clearinghouse (ACH) products						
a. ACH payroll deposit fees	57610					
b. ACH bill and utility payment fees	57620					
c. Other ACH fees	57630					
26. Financial planning and investment management products						
a. Financial planning and investment management services for businesses and governments	57710					
b. Financial planning and investment management services for individuals	57720					
27. Other products supporting financial services - fees - Specify \nearrow						
.	57810					
28. TOTAL (Should equal 21 if reporting in dollars.)	59990					1 0 0

23-24 Not Applicable.

25 EXPORTED SERVICES

NOTE - An exported service is a service performed for a customer or client (individual, government, business establishment, etc.) located **outside** the United States (i.e., outside the 50 States, District of Columbia, U.S. Commonwealth Territories, or U.S. possessions). Services performed for unaffiliated and affiliated foreign firms (i.e., foreign parent firms, subsidiaries, branches, etc.) are included. Services provided to domestic subsidiaries of foreign firms are excluded.

A. Did the receipts or revenue (reported in **21**) include any amounts for exported services?

0911 Yes - Go to line B

0912 No

	2002		
	\$ Mil.	Thou.	Dol.
B. Amount of receipts or revenue for exported services.			

0914

26 SPECIAL INQUIRIES

A. INTEREST EXPENSE

Mark "X" if None

	2002			
	\$ Bil.	Mil.	Thou.	Dol.
Interest paid on deposit accounts.				

5050

B. SUPPORT SERVICES

Was this establishment primarily engaged in providing management, administrative, or support services to other establishments of the same company (rather than for the general public or other business firms) in 2002?

0998 Yes

0999 No

27-28 Not Applicable.



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