2025 Census of Finance Companies and Other Lenders

FR 3033p
OMB No. 7100-0277
Approval Expires May 2028

Scan to complete survey online.

The Federal Reserve collects information on companies that supply credit or lease financing to households and businesses. This census helps inform the Federal Reserve on the types and volume of financing provided by companies to the U.S. economy.

Your response is important, and your answers will be kept CONFIDENTIAL.

There are three options to complete and submit this form:

1. **Complete the census online at** www.federalreserve.gov/financecocensus.
2. **Fill out a digital PDF** available at: www.federalreserve.gov/financecocensus. When complete, click submit at end of PDF.
3. **Fill out the paper form** and mail it in the enclosed postage-paid envelope to:
   Board of Governors of the Federal Reserve System
   PO Box 341
   Annapolis Junction, MD 20701-0341

Unique Company ID:

Need help or have questions?

Visit: www.federalreserve.gov/financecocensus

E-mail: Finance-Census@frb.gov

Call toll–free to leave a message: 1-800-281-4930

Please reference the Unique Company ID provided above in all communications.

Legal authorization: The FR 3033p is authorized pursuant to sections 2A and 12A of the Federal Reserve Act. The information collected pursuant to the FR 3033p is confidential pursuant to exemption 4 of the Freedom of Information Act, 5 U.S.C. § 552(b)(4).

Public reporting for this collection of information is estimated to average 20 minutes per response, including the time to gather and maintain data in the form, to review instructions, and to complete the information collection. Send comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, to: Secretary, Board of Governors of the Federal Reserve System, Washington, DC 20551; and to the Office of Management and Budget, Paperwork Reduction Project (7100-0322), Washington, DC 20503.

The Federal Reserve may not conduct or sponsor, and an organization (or person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

Office Use Only

❶ Is the company still in business AND making loans or leases?

- ☐ Yes. **Please go to Question ❷**
- ☐ No, my company or I do not make loans or leases (in person or online). **Please skip to Question ❼**
- ☐ No, this company has been sold. **Please skip to Question ❼**
- ☐ No, this company is no longer in business. **Please skip to Question ❼**

❷ How large were the company's total assets as of March 31, 2025?

Please include only assets in the U.S., Puerto Rico, or U.S. territories and possessions.

- ☐ Less than $1 million
- ☐ $1 million – less than $10 million
- ☐ $10 million – less than $100 million
- ☐ $100 million – less than $1 billion
- ☐ $1 billion – less than $3 billion
- ☐ $3 billion – less than $20 billion
- ☐ $20 billion or more

❸ Do loans and leases typically make up 50 percent or more of the company's total assets?

- ☐ Yes
- ☐ No

❹ Which one of the following types makes up 50 percent or more of the company's loans and leases? Mark one.

- ☐ Liens on real estate (that is, loans secured by real estate that are made to any person or business for any purpose)
- ☐ Business loans & leases (that is, loans or leases not secured by real estate that are made to sole proprietorships, partnerships, corporations, or other business enterprises for commercial, industrial, or agricultural purposes)
- ☐ Consumer loans & leases (that is, loans or leases not secured by real estate that are made to households for household, family, and other personal expenditures)
- ☐ No single type represents 50 percent or more

❺ Is the company licensed by a state or federal authority as a:

- ☐ Commercial bank, cooperative bank, credit union, savings bank, or savings and loan association. **Please provide the RSSD ID if available:**
- ☐ Bank holding company (a company that owns a controlling interest in one or more **banks** but does not itself offer **banking** services). **Please provide the RSSD ID if available:**
- ☐ Government or nonprofit agency
- ☐ None of the above. **Please provide the NMLS ID if available:**

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Please continue to final page ➔

6 Is the company a branch or subsidiary of another company?

☐ Yes. **Please provide information below** ☐ No. **Please skip to Question 7**

For the PARENT company, do loans and leases typically make up 50 percent or more of its total assets?

☐ Yes ☐ No ☐ Do not know

Is your PARENT company licensed by a state or federal authority as a:

☐ Commercial bank, cooperative bank, credit union, savings bank, or savings and loan association. **Please provide the RSSD ID if available:**

☐ Bank holding company. **Please provide the RSSD ID if available:**

☐ Government or nonprofit agency.

☐ None of the above. **Please provide the NMLS ID if available:**

PARENT Company Name

PARENT Company Mailing Address

City **State** **Zip Code**

7 Please provide your contact information in case we need to contact you for questions:

Your Name

Your Title

Your Email Address

Your Telephone Number (including area code and extension)

– – Ext.

☐ Check this box if the company information on the mailing address label is correct. Otherwise, please correct below:

Corrected Company Name

Corrected Company Mailing Address

Corrected Company City **State** **Zip Code**

Submit form

Thank you for completing the 2025 Census of Finance Companies and Other Lenders.

SURVEY OF
FINANCE COMPANIES

FR 3033s
OMB No. 7100-0277
Approval Expires July 31, 2029

Information and Instructions

Your company has been identified as a finance company based on your response to the 2025 Census of Finance Companies and Other Lenders. (See the definition of a finance company in the column on the right.)

Your response is important, and your answers will be kept **CONFIDENTIAL.** Please complete and return within **30 days** of receipt and answer as many questions as applicable using data as of **December 31, 2025.**

There are 3 options to complete and submit this form:

1. **Complete the survey online at:** www.federalreserve.gov/financecosurvey
2. **Fill out the paper form.** Please mail your completed survey in the postage-paid envelope provided.
3. **Fill out a digital PDF** available at www.federalreserve.gov/financecosurvey. When complete, click submit at end of PDF.

Your Company's Balance Sheet

Whenever possible, please follow U.S. GAAP standards when filling out this survey. If you are unable to provide the level of detail requested, your best reasonable estimate is appreciated.

If the total amount is, for example, $6.5 million, then please write down the amount as follows:

	Billions	,	Millions	,	Thousands	, 000.00
$		,	6	,	500	,000.00

Definition of a Finance Company for This Survey

Finance companies include companies in which 50 percent or more of assets are held in any of the following types of loan or lease assets:

» **Business loans and leases** – outstanding balances on loans and on leases for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises

» **Consumer loans and leases** – outstanding balances on loans and on leases for household, family, and other personal expenditures

For purposes of this survey, finance companies do not include commercial banks, cooperative banks, credit unions, investment banks, savings banks, savings and loan institutions, and industrial loan corporations. However, subsidiaries of a bank holding company, savings and loan holding company, or foreign banking organization may be considered finance companies if they satisfy the above criteria.

If your company uses more than one business name and thus receives multiple copies of the survey, please submit only one response and email Finance-Survey@frb.gov with the Unique Company IDs from the other copies you received.

Unique Company ID Please enter the Unique Company ID from the printed form you received *(required)*:

Receiving Survey in Error?

Please contact us with your Unique Company ID so that we no longer contact your company about this survey.

Need Help or Have Questions?

Please reference your Unique Company ID in all communications.

www.federalreserve.gov/financecosurvey

Finance-Survey@frb.gov

1-800-281-4930 *(If you prefer, call and leave a message)*

SURVEY OF
FINANCE COMPANIES

Scan to complete survey online.

Contact Information and Corrections:

I. Please provide us with your contact information

Your Name *(required)*

Title

Corporate Division *(if applicable)*

E-mail *(required)*

Phone *(required)* – –

Extension

If the mailing label to the right is incorrect, please correct below:

Corrected Company Name

Corrected Company Mailing Address

Corrected Company City

State

Zip Code

II. Does your company originate loans or leases outside the United States?

☐ **Yes.** The dollar figures reported in this questionnaire should include only the domestic part of your company's operations, that is, those in the 50 states, the District of Columbia, Puerto Rico, and U.S. dependencies and territories.

☐ **No.**

III. Does your company own more than 50 percent of any other company?

☐ **Yes.** Please include the consolidated operations of the U.S. parent finance company and all finance company affiliates and subsidiaries. Please exclude from the consolidation the operations of any affiliates and subsidiaries that are not finance companies.

☐ **No.**

Survey of Finance Companies
Assets

Cash and Securities

1. Cash and Cash Equivalents
Demand deposits with financial institutions and similar accounts that are highly liquid with little interest rate risk

$ ___ , ___ , ___ ,000.00

2. Securities
All trading, available-for-sale, or held-to-maturity debt or equity securities. Report net of any applicable allowance for credit losses for held-to-maturity securities

$ ___ , ___ , ___ ,000.00

Loans and Finance Leases
Both direct loans and paper purchased from others

Real Estate Loans

3.A. Does your company own real estate loans?
Loans, for any purpose, secured by liens on any type of real estate

☐ **Yes.** Please complete the section below

☐ **No.** Please go to **Consumer Loans**

3.A.1. 1–4 Family, Multifamily, Commercial and Farm Real Estate Loans

$ ___ , ___ , ___ ,000.00

A Friendly Reminder

If the total amount is, for example, $6.5 million, then please write down the amount as follows:

Billions	Millions	Thousands	000.00
$ ___ ,	6 ,	500	,000.00

Consumer Loans

3.B. Does your company own consumer loans?
Loans for household and other personal expenditures not secured by real estate

☐ **Yes.** Please complete the section below

☐ **No.** Please go to **Business Loans**

3.B.1. Consumer Motor Vehicle Loans
Loans arising from retail sales of passenger cars and light trucks for personal use

$ ___ , ___ , ___ ,000.00

3.B.2. Revolving Consumer Credit
Credit extended on a credit-line basis for the purchase of consumer goods other than motor vehicles and mobile homes

$ ___ , ___ , ___ ,000.00

3.B.3. Student Loans

$ ___ , ___ , ___ ,000.00

3.B.4. Other Consumer Loans
Personal loans, other cash loans, and closed-end loans to finance sales of consumer goods other than vehicles. Do not include loans extended under a revolving credit line

$ ___ , ___ , ___ ,000.00

3.B.4.a. If your company owns Other Consumer Loans, select all the types available:

Mobile home loans	☐ Yes	☐ No
Motor vehicle title loans	☐ Yes	☐ No
Pawn loans	☐ Yes	☐ No
Payday loans	☐ Yes	☐ No

Business Loans

3.C. Does your company own business loans?
Loans to business enterprises for commercial, industrial, or agricultural purposes not secured by real estate

☐ **Yes.** Please complete the section below

☐ **No.** Please go to Finance Leases

3.C.1. Business Motor Vehicle Loans

3.C.1.a. Retail Motor Vehicle Loans
Loans arising from retail sales of commercial vehicles to businesses and from fleet sales of light motor vehicles

$ ___ , ___ , ___ ,000.00

3.C.1.b. Wholesale Motor Vehicle Loans
Loans made to businesses to finance inventory purchases of commercial vehicles and light motor vehicles

$ ___ , ___ , ___ ,000.00

3.C.2. Commercial, Industrial, and Agricultural Equipment Loans
Loans for commercial, industrial, and agricultural equipment arising from retail sales to businesses or financing business inventories

3.C.2.a. Revolving, Open-End Loans

$ ___ , ___ , ___ ,000.00

3.C.2.b. Closed-End Loans

$ ___ , ___ , ___ ,000.00

3.C.3. Other Business Loans
All other retail or wholesale business loans

$ ___ , ___ , ___ ,000.00

Finance Leases

3.D. Does your company own finance leases?
Include receivables arising from both direct financing leases and sales-type leases

☐ **Yes.** Please complete the section below

☐ **No.** Please go to Reserves

3.D.1. Consumer Finance Leases

3.D.1.a. Motor Vehicle Leases

$ ___ , ___ , ___ ,000.00

3.D.1.b. Non-Motor-Vehicle Leases

$ ___ , ___ , ___ ,000.00

3.D.2. Business Finance Leases

3.D.2.a. Motor Vehicle Leases

$ ___ , ___ , ___ ,000.00

3.D.2.b. Commercial, Industrial, and Agricultural Equipment Leases

$ ___ , ___ , ___ ,000.00

3.D.2.c. Other Business Leases

$ ___ , ___ , ___ ,000.00

Reserves

3.E.1. Reserves for Unearned Income
Unearned discounts and service charges on above receivables

$ ___ , ___ , ___ ,000.00

3.E.2. Reserves for Losses
Report net of any applicable allowance for credit losses on loans and leases

$ ___ , ___ , ___ ,000.00

Net Loans and Finance Leases

3.F. Net Loans and Finance Leases
***SUM** of items* **3.A.1.** *through* **3.D.2.c.** ***MINUS** items* **3.E.1.** *and* **3.E.2.**

$ ___ , ___ , ___ ,000.00

Survey of Finance Companies

Operating Leases

4. Does your company own operating leases?
Include present value of rental assets in which the lessor retains ownership

- ☐ **Yes.** Please complete the section below
- ☐ **No.** Please go to All Other Assets

Consumer Operating Leases

4.A.1. Motor Vehicle Leases

$ ___,___,___,000.00

4.A.2. Non-Motor-Vehicle Leases

$ ___,___,___,000.00

Business Operating Leases

4.B.1. Motor Vehicle Leases

$ ___,___,___,000.00

4.B.2. Commercial, Industrial, and Agricultural Equipment Leases

$ ___,___,___,000.00

4.B.3. Other Business Leases

$ ___,___,___,000.00

Total Operating Leases

4.C. Total Operating Leases
SUM of items **4.A.1.** *through* **4.B.3.**

$ ___,___,___,000.00

All Other Assets

5. All Other Assets and Accounts and Notes Receivable
Include all assets not already included in items **1.** *through* **4.** *Report net of any applicable allowance for credit losses*

$ ___,___,___,000.00

Total Assets

6. Total Assets
SUM of items **1.**, **2.**, **3.F.**, **4.C**, *and* **5.**

$ ___,___,___,000.00

Liabilities and Capital

Liabilities

7.A. Commercial Paper
Promissory notes of large denominations sold directly or through dealers to the investor and issued for not longer than 270 days

$ ___,___,___,000.00

7.B. Bank Loans
Short- and long-term notes and notes payable to depository institutions

$ ___,___,___,000.00

7.C. Notes, Bonds, Debentures, and Nonrecourse Debt
All other short- and long-term debt not elsewhere classified

$ ___,___,___,000.00

7.D. Debt Due to Affiliates
All short- and long-term indebtedness owed to affiliates (including parent company and other entities within the organization)

$ ___,___,___,000.00

7.E. All Other Liabilities
All liabilities not already reported in items **7.A.** *through* **7.D.** *or netted against assets*

$ ___,___,___,000.00

7.F. **Total Liabilities**
SUM of items **7.A.** *through* **7.E.**

$ ___,___,___,000.00

Equity Capital

8. Total Equity Capital
Include retained earnings, common or preferred stock, and other forms of capital

$ ___ , ___ , ___ ,000.00

Total Liabilities and Equity Capital

9. Total Liabilities and Equity Capital
SUM of items **7.F.** *and* **8.**; *must equal item* **6.**

$ ___ , ___ , ___ ,000.00

Income and Expenses

Domestic Income

10.A. Interest Received, Finance Charges Earned, and Other Income from Domestic Receivables

$ ___ , ___ , ___ ,000.00

10.B. Insurance Income
Include commissions and dividends on domestic receivables

$ ___ , ___ , ___ ,000.00

10.C. Other Income from Domestic Finance Operations

$ ___ , ___ , ___ ,000.00

10.D. Total Gross Domestic Income
SUM of items **10.A.** *through* **10.C.**

$ ___ , ___ , ___ ,000.00

A Friendly Reminder

If the total amount is, for example, $6.5 million, then please write down the amount as follows:

	Billions	,	Millions	,	Thousands	, 000.00
$		,	6	,	5 0 0	,000.00

Operating Expenses

10.E. Salaries and Wages
Include cost of Social Security taxes and other fringe benefits

$ ___ , ___ , ___ ,000.00

10.F. Marketing Cost (e.g., Advertising and Publicity)

$ ___ , ___ , ___ ,000.00

10.G. Losses or Additions to Loss Reserves
NET after recoveries

$ ___ , ___ , ___ ,000.00

10.H. Other Operating Expenses
Exclude cost of borrowed funds and federal and state income taxes

$ ___ , ___ , ___ ,000.00

10.I. Total Operating Expenses
SUM of items **10.E.** *through* **10.H.**

$ ___ , ___ , ___ ,000.00

Net Income

10.J. Cost of Borrowed Funds
Interest, amortization of debt discount, and issuance expenses

$ ___ , ___ , ___ ,000.00

10.K. Federal and State Income Taxes

$ ___ , ___ , ___ ,000.00

10.L. Net Income from Domestic Operations
Item **10.D.** ***MINUS*** **10.I.**, **10.J.**, *and* **10.K.**

$ ___ , ___ , ___ ,000.00

Survey of Finance Companies

Scale of Operations

11.A. Does your company extend loans and leases in only one state in the U.S.?

- [ ] Yes
- [ ] No, in more than one state
- [ ] Don't know

11.B. Does your company extend 50% or more of the loans and leases online?

- [ ] Yes
- [ ] No
- [ ] Don't know

11.C. How many of your offices are located in the U.S.?

12. Did your company securitize loans in 2025?

- [ ] Yes
- [ ] No
- [ ] Don't know

Industry Outreach

13. A panel of finance companies report assets and liabilities on a monthly or quarterly basis. The form they use is available for preview at https://www.federalreserve.gov/apps/reportingforms/Report/Index/FR_2248. The panel's frequent and timely information helps the industry participants and policymakers. Is your company interested in joining the panel?

- [ ] Yes
- [ ] No, not presently
- [ ] Maybe

Submit form

Thank you for completing the Survey of Finance Companies.

Please send any comments you may have about the time and effort required to respond, how we might reduce this time and effort, or any other aspect of this collection of information to:

Secretary Board of Governors of the Federal Reserve System
20th and C Streets NW
Washington, DC 20551

and to:
Office of Management and Budget Paperwork Reduction Project (7100-0277)
Washington, DC 20503

We expect it will take you about 1.09 hours to respond to this survey, including the time required to review the instructions, gather the data, and complete the survey.

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Finance-Survey@frb.gov

1-800-281-4930 *(If you prefer, call and leave a message)*

Legal authorization: **This information collection is authorized by law [12 U.S.C. §§225a and 263]. Your voluntary cooperation in submitting this survey is needed to make the results comprehensive, accurate, and timely. The Federal Reserve System regards the individual institution information provided by each respondent as confidential [5 U.S.C. §552(b)(4)]. If it should be determined that any information collected on this form must be released, other than in the aggregate in ways that will not reveal the amounts reported by any one institution, respondents will be notified and provided an opportunity to object to disclosure. See 12 CFR 261.17.**