2010 SURVEY OF FINANCE COMPANIES

The Federal Reserve is collecting information:

- On companies that supply credit or lease financing to households or businesses
- To provide the Federal Reserve with a baseline picture of the providers of credit in the U.S. economy.

Please complete the survey online or return the form within 30 days of receipt

You may complete the survey online at: www.federalreserve.gov/financecocensus/

OR, if you prefer, you may mail your completed survey to:

Board of Governors of the Federal Reserve System
Micro Statistics Section MS 186
20th and C Streets NW
Washington, DC 20551

Need help or have questions?
Visit: www.federalreserve.gov/financecocensus
Email: rsma-financecocensus@frb.gov
Call toll-free to leave a message: 1-866-359-6619

Legal authorization: This information is authorized by law [12 U.S.C. § 225(a), 263, 353-359]. Although participation is voluntary, your company is an important part of this effort and your assistance is greatly appreciated. Your response is important and your answers will be kept confidential.

Respondent burden: We expect it will take you about one hour and thirty minutes to respond to this survey, including the time required to review the instructions, gather the data, and complete the survey. If you have comments 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, please send to:

Secretary, Board of Governors of the Federal Reserve System, 20th & C Streets N.W., Washington, D.C. 20551; And to the Office of Management and Budget, Paperwork Reduction Project (7100-0277), Washington, D.C. 20503.

Definition of a finance company for purposes of this survey:

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

- Liens on real estate – outstanding balances on loans or leases, for any purpose, secured by liens on real estate
- Loans and leases not secured by real estate
  - 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, commercial banks, cooperative banks, credit unions, investment banks, savings banks, savings and loan institutions, and industrial loan corporations are NOT considered finance companies. However, subsidiaries of a bank holding company or foreign banking organization may be considered finance companies.

We have identified your company as a finance company through your response to the 2010 Census of Finance Companies. If you believe you have received this survey in error, please email rsma-financecocensus@frb.gov or call toll-free to leave a message: 1-866-359-6619. Please reference the logon id provided on page X of this form in all communication.

INTRODUCTORY QUESTIONS:

1. Person to contact regarding this report
   a. Name, title and corporate division (if applicable)_____
   b. E-mail address_____
   c. Telephone number (including area code and extension)_____
2. Does your company have overseas operations or own more than 50 percent of any other company?
   a. ___ Yes. Please read the consolidation rules below before continuing.

      For finance companies with overseas operations - 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, or U.S. dependencies and territories.

      For finance companies that own more than 50 percent of any other company - If your company is part of a larger set of affiliated companies, 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 (please see definition above).

   b. ___No. Please continue.

YOUR COMPANY'S BALANCE SHEET: Please provide the total amounts in thousands of dollars of each of the following types of assets and liabilities of your company as of **December 31, 2010**. 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. For detailed instructions please visit www.federalreserve.gov/financecocensus

	On-balance-sheet		Off-balance-sheet Securitizations ($ thous.)
	Loan and Lease Activity ($ thous.)	Balance Sheet ($ thous.)	
ASSETS			
1. Cash and Cash Equivalents……			
Demand deposits with financial institutions and similar accounts that are highly liquid with little interest rate risk.			
2. Securities……			
All trading, available-for-sale, or held-to-maturity debt or equity securities.			
3. Net Loans and Capital Leases			
Both direct loans and paper purchased from others after deduction of reserves for unearned income and reserves for losses.			
Does your company own real estate loans? Yes___ No___ If yes, please complete this section; otherwise please skip to section 3.B.			
3.A. Real Estate Loans			
Balances on loans, for any purpose, secured by liens on real estate.			
(1) 1-4 Family Real Estate Loans			
Mortgages or other liens on nonfarm property containing 1-4 units, including townhouses, individual condominiums,etc.			
(a) Revolving, open-end loans ……			
(b) Closed-end loans secured by first liens ……			
(c) Closed-end loans secured by junior liens……			
(2) Multifamily Real Estate Loans ……			
Mortgages or other liens on nonfarm property with five or more dwelling units in structures primarily to accommodate households.			
(3) Commercial and Farm Real Estate Loans ……			
Mortgages or other liens on business properties or farms, including but not limited to structures primarily to accommodate nonprofit institutions.			
Does your company own consumer loans? Yes___ No___ If yes, please complete this section; otherwise please skip to section 3.C.			
3.B. Consumer Loans			
Balances on loans for household, family, and other personal expenditures that are not secured by real estate.			
(1) Consumer Motor Vehicle Loans ……			
Loans arising from retail sales of passenger cars and light trucks for personal use.			
(2) Revolving Consumer Credit ……			
Credit extended on a credit-line basis for the purchase of consumer goods other than motor vehicles and mobile homes.			
(3) Other Consumer Loans ……			
Loans arising from retail sales of consumer goods other than motor vehicles that are not extended under a revolving credit line.			

	On-balance-sheet		Off-balance-sheet Securitizations ($ thous.)
	Loan and Lease Activity ($ thous.)	Balance Sheet ($ thous.)	
Does your company own business loans? Yes___ No___ If yes, please complete this section; otherwise please skip to section 3.D.			
3.C. Business Loans *Balances on loans to business enterprises for commercial, industrial, or agricultural purposes that are not secured by real estate.*			
(1) Business Motor Vehicle Loans			
(a) Retail Motor Vehicle Loans……			
Loans arising from retail sales of commercial land vehicles to businesses and from fleets sales of light motor vehicles.			
(b) Wholesale Motor Vehicle Loans……			
Loans made to businesses to finance inventory purchases of commercial land vehicles and light motor vehicles.			
(2) Commercial, Industrial, and Agricultural Equipment Loans ……			
Loans arising from the retail sale to businesses of and inventory investment in commercial, industrial or agricultural equipment.			
(3) Other Business Loans ……			
All other retail or wholesale business loans.			
Does your company own capital leases? Yes___ No___ If yes, please complete this section; otherwise please skip to section 3.E.			
3.D. Capital Leases *Includes receivables arising from both direct financing leases (whether leveraged or not) and sales-type leases.*			
(1) Consumer Capital Leases			
(a) Motor Vehicle Leases ……			
(b) Non-motor-vehicle Leases ……			
(2) Business Capital Leases			
(a) Motor Vehicle Leases ……			
(b) Commercial, Industrial, and Agricultural Equipment Leases ……			
(c) Other Business Leases ……			

	On-balance-sheet		Off-balance-sheet Securitizations ($ thous.)
	Loan and Lease Activity ($ thous.)	Balance Sheet ($ thous.)	
3.E. Reserves			
(1) Reserves for Unearned Income …….			
Unearned discounts and service charges on above receivables.			
(2) Reserves for Losses ……			
Allowance for bad debt, unallocated charge-offs, and any other valuation allowances except the amount of unearned income reported above.			
3.F. Net Loans and Capital Leases (sum of on-balance-sheet data items 3.A(1)(a) through 3.D(2)(c) minus data items 3.E(1) and 3.E(2))……			
Does your company own operating leases? Yes___ No___ If yes, please complete this section; otherwise please skip to section 5.			
4. Operating Leases *Value of fixed assets associated with operating leases.*			
4.A. Consumer Operating Leases			
(1) Motor Vehicle Leases ……			
(2) Non-Motor-Vehicle Leases ……			
4.B. Business Operating Leases			
(1) Motor Vehicle Leases ……			
(2) Commercial, Industrial, and Agricultural Equipment Leases ……			
(3) Other Business Leases……			
4.C. Total Operating Leases (sum of on-balance-sheet data items 4.A(1) through 4.B(3))……			
5. All Other Assets and Accounts and Notes Receivable…….. *Include all assets not already included in data items 1 through 4.*			
6. TOTAL ASSETS (sum of on-balance-sheet data items 1, 2, 3.F, 4.C, and 5; must equal Total Liabilities and Equity Capital, data item 9)……..			

	On-balance-sheet		Off-balance-sheet Securitizations ($ thous.)
	Loan and Lease Activity ($ thous.)	Balance Sheet ($ thous.)	
LIABILITIES AND EQUITY CAPITAL			
7. 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.			
7.B. Bank Loans……			
Short- and long-term notes and notes payable to depository institutions.			
7.C. Non-recourse Debt Associated with Financing Activities……			
Debt repaid solely from cash flows on underlying loans or securities and associated with structured financing activities.			
7.D. Notes, Bonds, and Debentures……			
All other short- and long-term debt not elsewhere classified.			
7.E. Debt due to Parent Company……			
All short- and long-term indebtedness owed to a parent company.			
7.F. All other liabiliites……			
All liabilities not already reported in data items 7.A. Through 7.E. or netted against assets.			
7.G. Total Liabilities (sum data items 7.A through 7.F)……			
8. Equity Capital			
8.A. Retained Earnings and Common Stock ……..			
8.B. Preferred Stock and Other Capital Accounts ……			
Prefered stock and other forms of capital not included in 8.A above.			
8.C. Total Equity Capital (sum of data items 8.A and 8.B)…….			
9. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of data items 7.G and 8.C; must equal Total Assets, data item 6)…….			

YOUR COMPANY'S SCOPE OF OPERATION

1. Outstanding principal balance of assets serviced for others and not included in the company's total assets: *(Loan servicing includes the collection and processing of loan payments during the life of the loan, including billing the borrower and collection of principal, interest, and payment into escrow accounts.)*
   a. Consumer loans and leases $_____(in thousands)
   b. Business loans and leases $_____(in thousands)
   c. Real estate loans and leases $_____(in thousands)

2. Geographic Scope of Business: Which of the following best describes the area of the United States that you consider to be the primary market where your company provides its financial products or services?
   a. Within the city/county/metropolitan area of your main office
   b. Within the state of your main office
   c. Within the region (a group of states) of your main office
   d. Throughout the United States
   e. Other: Please specify _____
   f. Don't know
3. Does your company originate loans or leases outside the United States?
   a. Yes
   b. No
4. Number of Offices within the U.S.: From approximately how many branches, offices, plants, or stores, <u>including</u> the main office, does your company offer financial products or services? *(Please include locations engaged in financing or leasing activities, as well as locations providing support for such operations.)*

   a. 1
   b. 2-10
   c. 11-25
   d. 26-100
   e. More than 100
   f. Don't know

5. Including the main office, approximately how many of these branches, offices, plants, or stores are located in the same local area (city/county/metropolitan area) as the main office?
   a. Number: _____
   b. Don't know
6. In what areas does your company have offices? Please check all categories that apply.
   a. *New England:* Connecticut, Massachusetts, New Hampshire, Vermont, Maine, or Rhode Island
   b. *Middle Atlantic:* New Jersey, New York, or Pennsylvania
   c. *East North Central:* Illinois, Michigan, Ohio, Indiana, or Wisconsin
   d. *West North Central:* Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, and South Dakota
   e. *South Atlantic:* Delaware, District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, or West Virginia
   f. *East South Central:* Alabama, Kentucky, Mississippi, or Tennessee
   g. *West South Central:* Arkansas, Louisiana, Oklahoma, or Texas
   h. *Mountain*: Arizona, Colorado, Idaho, Montana, New Mexico, Utah, Nevada, or Wyoming
   i. *Pacific*: Alaska, California, Hawaii, Oregon, or Washington

IF YOU HAVE ANY COMMENTS OR EXPLANATIONS ABOUT ANY OF YOUR RESPONSES TO THIS SURVEY, PLEASE NOTE THEM HERE_____

_____

2010 SURVEY OF FINANCE COMPANIES - INSTRUCTIONS

YOUR COMPANY'S BALANCE SHEET: Please provide the total amounts in thousands of dollars of each of the following types of assets and liabilities of your company as of **December 31, 2010**. 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.

COLUMN INSTRUCTIONS:

Loan and Lease Activity: Please provide detail related to real estate, consumer and business loans, and capital and operating leases.

Balance Sheet: Please provide summary asset and liability data.

Off-balance Sheet Securitizations: Please provide data on assets that have been securitized and sold.

Securitized assets refers to receivables that have been packaged and sold by the reporting finance company to a trustee or other third party who uses the receivables package as collateral for an asset-backed security that is sold to investors. The sale of the package results in the removal of the underlying receivables from the selling company's balance sheet. Report in these items the principal balance outstanding of securitized assets as defined above. These assets are no longer on the balance sheet of the reporting finance company and thus are not included in on balance sheet assets in items 3 and 4. Include assets such as leases that were never on the company books, but whose securitizations may be counted as a managed asset. Exclude from these items the amounts of outright asset sales that have not been packaged to collateralize an asset-backed security. PLEASE NOTE: For determination of the specific category below in which securitized assets should be reported, please refer to the item instructions for their counterparts in Assets items 3 and 4 above.

LINE ITEM INSTRUCTIONS:

ASSETS

1. Cash and Cash Equivalents: Currency on hand, demand deposits with banks or other financial institutions, and other kinds of accounts that have the general characteristics of demand deposits in that you may deposit additional funds at any time and also effectively may withdraw funds at any time without prior notice or penalty. Also include cash equivalents defined as short term, highly liquid investments that are both readily convertible to known amounts of cash and are so near their maturity that they present an insignificant risk of changes in value because of changes in interest rates. Generally, only investments with original maturities of three months or less qualify under this definition. Examples of items generally considered to be cash equivalents are Treasury bills, commercial paper, money market funds, and federal funds sold. See FAS 95 for more information.

2. Securities: Value of all trading, available-for-sale, or held-to-maturity debt, or equity securities as defined by FAS 115. Examples include debt securities issued by the U.S. Treasury and other U.S. government corporations and agencies, debt securities issued by the states and political subdivisions of the states, debt securities issued by foreign governments, corporate debt securities, mortgage and other asset-backed securities, and other debt securities. Exclude securities reported in data item 1.

3. Net Loans and Capital Leases: Loans include direct loans and paper purchased from manufacturers and retailers before deduction of reserves for unearned income and reserves for losses. *Include* bulk purchases of paper from vendors. In the case of participation loans, *include* only that portion of the original loan owned by you and appearing on your balance sheet. In the case of companies requiring full repayment to be accumulated against indebtedness before crediting, *exclude* from liabilities the amount of deposits already accumulated. Net these accumulated deposits against appropriate receivables in the Assets section.

A. Real Estate Loans: Outstanding balances on loans, for any purpose, secured by liens on real estate.

(1) 1-4 Family Real Estate Loans: Credit arising from revolving or permanent loans secured by real estate as evidenced by mortgages (FHA, FMHA, VA, or conventional) or other liens (first or junior) on nonfarm property containing 1-4 dwelling units (including vacation homes) or more than 4 dwelling units if each is separated from other units by dividing walls that extend from ground to roof (row houses, townhouses, or the like); mobile homes where state laws define the purchase or holding of a mobile home as the purchase or holding of real property *and* where the loan to purchase the mobile home is secured by that mobile home as evidenced by a mortgage or other instrument on real property; individual condominium dwelling units and loans secured by an interest in individual cooperative housing units, even if in a building with 5 or more dwelling units; vacant lots in established single-family residential sections or in areas set aside primarily for 1-4 family homes; and housekeeping dwellings with commercial units combined where use is primarily residential and where only 1-4 family dwelling units are involved.

(a) Revolving, open-end loans: Report the amount outstanding under revolving, open-end lines of credit secured by 1-4 family residential properties. These lines of credit, commonly known as home equity lines, are typically secured by a junior lien and are usually accessible by check or credit card.

(b) Closed-end loans secured by first liens: Report the amount of all closed-end loans secured by first liens on 1-4 family residential properties.

(c) Closed-end loans secured by junior liens: Report the amount of all closed-end loans secured by junior (i.e., other than first) liens on 1-4 family residential properties. Include loans secured by junior liens in this item even if the finance company also holds a loan secured by a first lien on the same 1-4 family residential property and there are no intervening junior liens.

(2) Multifamily Real Estate Loans: Credit arising from permanent nonfarm residential loans secured by real estate as evidenced by mortgages (FHA or conventional) or other liens on nonfarm properties with five or more dwelling units in structures (including apartment buildings and apartment hotels) used primarily to accommodate households on a more or less permanent basis; five units or more household dwellings with commercial units combined where use is primarily residential; cooperative-type apartment buildings containing five or more dwelling units; and vacant lots in established multifamily residential sections or in areas set aside primarily for multifamily residential properties.

(3) Commercial and Farm Real Estate Loans: Credit arising from loans secured by real estate as evidenced by mortgages or other liens on business and industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, care facilities for aged persons and orphans, golf courses, recreational facilities, and similar properties. Credit arising from loans secured by farmland and improvements thereon, as evidenced by mortgages or other liens. Farmland includes all land known to be used or usable for agricultural purposes, such as crop and livestock production, grazing or pasture land, whether tillable or not, and whether wooded or not. *Include* all other nonresidential loans secured by real estate as evidenced by mortgages or other liens.

B. Consumer Loans: Outstanding balances on loans for household, family, and other personal expenditures that are not secured by real estate.

(1) Consumer Motor Vehicle Loans: Loans arising from retail sales of passenger cars and other vehicles such as minivans, vans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use. *Exclude* fleet sales, personal cash loans secured by automobiles *already paid for,* loans to finance the purchase of commercial vehicles and farm equipment, and lease financing.

(2) Revolving Consumer Credit: Retail credit that is extended on a credit-line basis and that arises from the sale of consumer goods other than motor vehicles and mobile homes. A single contract governs multiple use of the account and purchases may be made with a credit card. Generally, credit extensions can be made at the consumer's discretion, provided that they do not cause the outstanding balance of the account to exceed a prearranged credit limit.

(3) Other Consumer Loans: All loans arising from retail sales of consumer goods other than motor vehicles that are not extended under a revolving credit line. Paper arising from retail sales of mobile homes, defined as complete dwelling units built on a chassis and capable at time of initial purchase of being towed over the highway by truck but not by car. *Include* goods like general merchandise, apparel, furniture, household appliances, campers, trailers, motorcycles, airplanes, helicopters, and boats purchased for personal use; automobile repair paper; credit to finance alterations or improvements to existing residential properties occupied by the borrower (if not secured by real estate); secured and unsecured loans made directly to the borrower for household, family, or other personal expenses; and unsecured loans to purchase auto insurance policies as well as loans secured by insurance policies, automobiles *already paid for,* and other collateral. *Exclude* loans for business purposes, rediscounted loans, loans secured by real estate, and wholesale and lease financing.

C. Business Loans: Outstanding balances on loans to sole proprietorships, partnerships, corporations, and other business enterprises for commercial, industrial, or agricultural purposes that are not secured by real estate.

(1) Business Motor Vehicle Loans

(a) Retail Motor Vehicle Loans (commercial land vehicles): Loans arising from retail sales of commercial land vehicles to businesses and from fleet sales of light motor vehicles. *Include* all on-the-road vehicles for which motor vehicle licensing is required. *Exclude* retail financing secured by mobile homes, trailers, boats, airplanes, helicopters, and commercial, industrial, and agricultural equipment.

(b) Wholesale Motor Vehicle Loans (floorplan): Loans made to businesses to finance inventory purchases of commercial land vehicles and light motor vehicles. *Include* all on-the-road vehicles for which motor vehicle licensing is required. *Exclude* floorplan financing secured by mobile homes, trailers, boats, airplanes, helicopters, and commercial, industrial, and agricultural equipment.

(2) Commercial, Industrial, and Agricultural Equipment Loans (retail or wholesale): Loans arising from the retail sale of commercial, industrial, or agricultural equipment to businesses, and loans made to businesses to finance inventory purchases of commercial, industrial, and agricultural equipment. Loans may be secured by chattel mortgages or conditional sales contracts (purchase money security agreements) on the equipment. *Include* loans arising from the sales of boats, airplanes, and helicopters purchased for business use, as well as all off-the-road equipment for which motor vehicle licensing is not required.

(3) Other Business Loans (retail and wholesale): All other retail or wholesale business loans not reported in Asset items 3C(1)(a) or (b) or 3C(2) above. These loans may include, but are not limited to: loans secured by mobile homes or trailers, factoring the purchase of trade accounts receivable, working capital loans, asset-based financing, and seasonal loans. *Exclude* loans secured by real estate unless included as part of a multi-collateral loan. Real estate loans are included in Assets item 3A.

D. Capital Leases: Include receivables arising from both direct financing leases (whether leveraged or not) and sales-type leases. If you cannot distinguish between consumer and business leases, include all motor vehicle leases in consumer line (1)(a) and all non-motor vehicle leases with business line (2)(c).

(1) Consumer Capital Leases:

(a) Motor Vehicle Leases: Receivables arising from capital leases of motor vehicles to consumers. Refer to the definition of motor vehicles noted in Assets Item 3.B(1) above.

(b) Non-motor-vehicle Leases: All other receivables arising from capital leases to consumers not reported in Assets Item 3.D(1)(a) above.

(2) Business Capital Leases:

(a) Motor Vehicle Leases: Receivables arising from capital leases of motor vehicles to businesses. Refer to the definition of motor vehicles noted in Assets Item 3.C(1) above.

(b) Commercial, Industrial, and Agricultural Equipment: Receivables arising from capital leases of commercial, industrial, and agricultural equipment to business. Refer to the definition of commercial, industrial, and agricultural equipment noted in Assets Item 3.C(2) above.

(c) Other Business Leases: All other receivables arising from capital leases to businesses not reported in Assets items 3.D(2)(a) or (b) above.

E. Reserves:

(1) Reserves for Unearned Income: Unearned discounts and service charges on above receivables.

(2) Reserves for Losses: Allowance for bad debt, unallocated charge-offs, and any other valuation allowances except the amount of unearned income applicable to the receivables included above.

F. Net Loans and Capital Leases: sum of on-balance-sheet data items 3.A(1)(a) through 3.D(2)(c) minus data items 3.E(1) and 3.E(2).

4. Operating Leases: Value of fixed assets associated with operating leases as defined by FAS 13. Please see instructions for line items 3.D(1)(a) through 3.D(2)(c) for asset details.

5. All Other Assets and Accounts and Notes Receivable: Include all assets not already included in data items 1 through 4 above. Include consolidated companies' investments in nonconsolidated foreign and domestic subsidiaries and affiliates. Nonconsolidated subsidiary and affiliate company claims on consolidated companies (except debt due to parent company) should be netted against the consolidated company's investment. Exclude overdrafts.

6. Total Assets: sum of on-balance-sheet data items 1, 2, 3.F, 4.C, and 5*; must equal Total Liabilities and Equity Capital, data item 9).*

LIABILITIES AND CAPITAL

7. **Liabilities**

A. Commercial Paper: Promissory notes of large denominations sold directly or through dealers to the investor, and issued for not longer than 270 days. *Include* short-term or demand master notes and paper backed by letters of credit or other guarantees. *Exclude* nonnegotiable promissory notes held by officers of the firm, their families, and other individuals (included in Liabilities item 7.F).

B. Bank Loans: Short- and long-term loans and notes payable to depository institutions including commercial banks, cooperative banks, credit unions, savings banks, or saving and loan associations. *Include* overdrafts. *Exclude* commercial paper and bank portions of participation loans.

C. Non-recourse Debt Associated with Financing Activities: Debt repaid solely from cash flows on underlying loans or securities and associated with asset securitization, loan participation, and other structured financing activities, including liabilities that were brought on balance sheet as a result of FAS 166 or FAS 167.

D. Notes, Bonds, and Debentures: All other short- and long-term bonds, notes, debentures, loans, certificates, and negotiable paper not elsewhere classified. *Exclude* amount of bank debt already included in Liabilities item 7.B, Commercial paper already included in Liabilities item 7.A, debt owed to parent included in Liabilities item 7.E, and non-recourse debt associated with asset securitization in Liabilities item 7.C.

E. Debt due to Parent Company: In the case of a company that is the subsidiary of another company (not a finance company), *include* all short- and long-term indebtedness owed to the parent company. *Exclude* the parent company's equity (included in Liabilities item 8).

F. All Other Liabilities: All liabilities not already reported above or netted against assets. *Include* dealer reserves, all tax accruals, short-term certificates of thrift or investment, deposit liabilities (other than those not withdrawable during term of loan), and all other liabilities. *Exclude* liabilities of consolidated companies to nonconsolidated subsidiaries of affiliated companies. Such liabilities should be netted against assets in Assets item 5 or shown in Liabilities item 7.E. *Exclude* borrower repayment deposits accumulated but not credited against indebtedness until repayment is made in full. Such deposits should be netted against appropriate receivables in the Assets section.

G. Total Liabilities: sum of items 7.A through 7.F.

8. **Equity Capital**

A. Retained Earnings and Common Stock: All common stock and retained earnings. *Include* surplus and undivided profits.

B. Preferred Stock and Other Capital Accounts: Preferred stock and other forms of capital not included in data item 8.A above.

C. Total Equity Capital: sum of items 8.A and 8.B.

9. Total Liabilities and Equity Capital: Sum of data items 7.G and 8.C. *Total liabilities and equity capital must equal Total Assets, data item 6.*