

## 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/](http://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  
20<sup>th</sup> and C Streets NW  
Washington, DC 20551

Need help or have questions?

Visit: [www.federalreserve.gov/financecocensus](http://www.federalreserve.gov/financecocensus)

Email: [rsma-financecocensus@frb.gov](mailto: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](mailto: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](http://www.federalreserve.gov/financecocensus)

	On-balance-sheet		Off-balance-sheet Securitized (\$ thous.)
	Loan and Lease Activity (\$ thous.)	Balance Sheet (\$ thous.)	
<b>ASSETS</b>			
<b>1. Cash and Cash Equivalents</b> ..... <i>Demand deposits with financial institutions and similar accounts that are highly liquid with little interest rate risk.</i>			
<b>2. Securities</b> ..... <i>All trading, available-for-sale, or held-to-maturity debt or equity securities.</i>			
<b>3. Net Loans and Capital Leases</b> <i>Both direct loans and paper purchased from others after deduction of reserves for unearned income and reserves for losses.</i>			
<b>Does your company own real estate loans? Yes ___ No ___ If yes, please complete this section; otherwise please skip to section 3.B.</b>			
<b>3.A. Real Estate Loans</b> <i>Balances on loans, for any purpose, secured by liens on real estate.</i>			
(1) 1-4 Family Real Estate Loans <i>Mortgages or other liens on nonfarm property containing 1-4 units, including townhouses, individual condominiums, etc.</i>			
(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 .....			
<i>Mortgages or other liens on nonfarm property with five or more dwelling units in structures primarily to accommodate households.</i>			
(3) Commercial and Farm Real Estate Loans .....			
<i>Mortgages or other liens on business properties or farms, including but not limited to structures primarily to accommodate nonprofit institutions.</i>			
<b>Does your company own consumer loans? Yes ___ No ___ If yes, please complete this section; otherwise please skip to section 3.C.</b>			
<b>3.B. Consumer Loans</b> <i>Balances on loans for household, family, and other personal expenditures that are not secured by real estate.</i>			
(1) Consumer Motor Vehicle Loans .....			
<i>Loans arising from retail sales of passenger cars and light trucks for personal use.</i>			
(2) Revolving Consumer Credit .....			
<i>Credit extended on a credit-line basis for the purchase of consumer goods other than motor vehicles and mobile homes.</i>			
(3) Other Consumer Loans .....			
<i>Loans arising from retail sales of consumer goods other than motor vehicles that are not extended under a revolving credit line.</i>			

	On-balance-sheet		Off-balance-sheet Securitizations (\$ thous.)
	Loan and Lease Activity (\$ thous.)	Balance Sheet (\$ thous.)	
<b>Does your company own business loans? Yes ___ No ___ If yes, please complete this section; otherwise please skip to section 3.D.</b>			
<b>3.C. Business Loans</b> <i>Balances on loans to business enterprises for commercial, industrial, or agricultural purposes that are not secured by real estate.</i>			
(1) Business Motor Vehicle Loans			
(a) Retail Motor Vehicle Loans..... <i>Loans arising from retail sales of commercial land vehicles to businesses and from fleets sales of light motor vehicles.</i>			
(b) Wholesale Motor Vehicle Loans..... <i>Loans made to businesses to finance inventory purchases of commercial land vehicles and light motor vehicles.</i>			
(2) Commercial, Industrial, and Agricultural Equipment Loans ..... <i>Loans arising from the retail sale to businesses of and inventory investment in commercial, industrial or agricultural equipment.</i>			
(3) Other Business Loans ..... <i>All other retail or wholesale business loans.</i>			
<b>Does your company own capital leases? Yes ___ No ___ If yes, please complete this section; otherwise please skip to section 3.E.</b>			
<b>3.D. Capital Leases</b> <i>Includes receivables arising from both direct financing leases (whether leveraged or not) and sales-type leases.</i>			
(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 Securitized (\$ thous.)
	Loan and Lease Activity (\$ thous.)	Balance Sheet (\$ thous.)	
<b>3.E. Reserves</b>			
(1) Reserves for Unearned Income ..... <i>Unearned discounts and service charges on above receivables.</i>			
(2) Reserves for Losses ..... <i>Allowance for bad debt, unallocated charge-offs, and any other valuation allowances except the amount of unearned income reported above.</i>			
<b>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))</b> .....			
<b>Does your company own operating leases? Yes ___ No ___ If yes, please complete this section; otherwise please skip to section 5.</b>			
<b>4. Operating Leases</b> <i>Value of fixed assets associated with operating leases.</i>			
<b>4.A. Consumer Operating Leases</b>			
(1) Motor Vehicle Leases .....			
(2) Non-Motor-Vehicle Leases .....			
<b>4.B. Business Operating Leases</b>			
(1) Motor Vehicle Leases .....			
(2) Commercial, Industrial, and Agricultural Equipment Leases .....			
(3) Other Business Leases.....			
<b>4.C. Total Operating Leases (sum of on-balance-sheet data items 4.A(1) through 4.B(3))</b> .....			
<b>5. All Other Assets and Accounts and Notes Receivable</b> ..... <i>Include all assets not already included in data items 1 through 4.</i>			
<b>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)</b> .....			

	On-balance-sheet		Off-balance-sheet Securizations (\$ thous.)
	Loan and Lease Activity (\$ thous.)	Balance Sheet (\$ thous.)	
<b>LIABILITIES AND EQUITY CAPITAL</b>			
<b>7. Liabilities</b>			
7.A. Commercial Paper..... <i>Promissory notes of large denominations sold directly or through dealers to the investor, and issued for not longer than 270 days.</i>			
7.B. Bank Loans..... <i>Short- and long-term notes and notes payable to depository institutions.</i>			
7.C. Non-recourse Debt Associated with Financing Activities..... <i>Debt repaid solely from cash flows on underlying loans or securities and associated with structured financing activities.</i>			
7.D. Notes, Bonds, and Debentures..... <i>All other short- and long-term debt not elsewhere classified.</i>			
7.E. Debt due to Parent Company..... <i>All short- and long-term indebtedness owed to a parent company.</i>			
7.F. All other liabilities..... <i>All liabilities not already reported in data items 7.A. Through 7.E. or netted against assets.</i>			
<b>7.G. Total Liabilities (sum data items 7.A through 7.F).....</b>			
<b>8. Equity Capital</b>			
8.A. Retained Earnings and Common Stock .....			
8.B. Preferred Stock and Other Capital Accounts .....			
<i>Preferred stock and other forms of capital not included in 8.A above.</i>			
<b>8.C. Total Equity Capital (sum of data items 8.A and 8.B).....</b>			
<b>9. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of data items 7.G and 8.C; must equal Total Assets, data item 6).....</b>			

Draft September 15, 2010

## 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, including 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** \_\_\_\_\_