



Survey of FINANCE COMPANIES

OMB No. 7100-0277
Approval Expires April 30, 2023

Information and Instructions

You have been identified as a finance company based on your response to the 2020 Census of Finance Companies and Other Lenders. (See the definition of a finance company in the column on the right.)

Your response to this survey 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 June 30, 2021.

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** at www.federalreserve.gov/financecosurvey and press the submit button when complete.

If you believe you have received this survey in error, please contact us at the e-mail address or telephone number listed below so that we don't contact your company again about this survey.

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.

For example, if the total amount is \$6.5 million, then please write down the amount as follows:

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

- **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, 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.

Need help or have questions? Please reference your Unique Company ID in all communications.


[www.federalreserve.gov/
financecosurvey](http://www.federalreserve.gov/financecosurvey)


Finance-Survey@frb.gov


1-800-281-4930
(call toll-free to leave a message)



I. Please provide us with your contact information

[illegible][illegible][illegible][illegible]

_____ - _____

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

[illegible][illegible][illegible]

--	--

--	--	--	--	--

1

1

1

7

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 if ASU 2016-13 is adopted

\$, , ,000.00

Loans and Capital 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 Real Estate Loans

Mortgages or other liens on nonfarm residential property containing 1-4 units, including townhouses, individual condominiums, etc.

3.A.1.a. Revolving, Open-End Loans

\$, , ,000.00

3.A.1.b. Closed-End Loans Secured by First Liens

\$, , ,000.00

3.A.1.c. Closed-End Loans Secured by Junior Liens

\$, , ,000.00

3.A.2. Multifamily Real Estate Loans

Mortgages or other liens on nonfarm property with five or more dwelling units in structures primarily to accommodate households

\$, , ,000.00

3.A.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)

\$, , ,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

➔ Business Loans

- 3C.** 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 ➔ **Capital 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 direct financing 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

➔ Capital Leases

- 3.D.** Does your company own capital leases?
Includes 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 Capital Leases

3.D.1.a. Motor Vehicle Leases

\$, , ,000.00

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

\$, , ,000.00

3.D.2. Business Capital 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

Allowance for bad debt, unallocated charge-offs, and any other valuation allowances except the amount of unearned income reported above. Report the allowance for credit losses on loans and leases if ASU 2016-13 is adopted

\$, , ,000.00

Net Loans and Capital Leases

3.F. Net Loans and Capital Leases

SUM of on-balance-sheet data items 3.A.1.a. 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?
Includes 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 on-balance-sheet 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 if ASU 2016-13 is adopted.

\$, , ,000.00

Total Assets

6. Total Assets

SUM of items 1., 2., 3.F., 4.C, and 5.; must equal item 9., Total Liabilities and Equity Capital

\$, , ,000.00

Liabilities & 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 Other Debt

All other short- and long-term debt not elsewhere classified

\$, , ,000.00

7.D. Debt due to Parent Company

All short- and long-term indebtedness owed to a parent company

\$, , ,000.00

7.E. All Other Liabilities

All liabilities not already reported in data 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.A. Retained Earnings and Common Stock

\$, , ,000.00

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

\$, , ,000.00

8.C. Total Equity Capital *SUM of items 8.A. and 8.B.*

\$, , ,000.00

Total Liabilities and Equity Capital

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

\$, , ,000.00

Operating Expenses

10.E. Salaries and wages

INCLUDING cost of Social Security taxes and other fringe benefits

\$, , ,000.00

10.F. 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 expense items 10.E. through 10.H.*

\$, , ,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 *INCLUDING 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 income items 10.A. through 10.C.*

\$, , ,000.00

Net Income

10.J. Cost of borrowed funds

Interest, amortization of debt discount, 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

For example, if the total count is 123, then please write it down as follows:

					1	2	3
--	--	--	--	--	---	---	---

11.A. How many accounts do you have for domestic consumer receivables?

--	--	--	--	--	--	--	--

11.B. How many accounts do you have for domestic businesses and real estate receivables?

--	--	--	--	--	--	--	--

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

--	--	--	--

COVID-19 Pandemic Relief

13.A. Did your company provide loans or leases OR accommodations to customers for the purpose of Covid-19 pandemic relief?

- ☐ **Yes.** Please complete **13.B.** & **13.C.** below
☐ **No.** Please stop

13.B. What type of relief did your company provide?

- | | | |
|-----------------------------|------------------------------|-----------------------------|
| Loans or leases | ☐ Yes | ☐ No |
| Deferred payments | ☐ Yes | ☐ No |
| Waiving late fees | ☐ Yes | ☐ No |
| Waiving interest fees | ☐ Yes | ☐ No |
| Interest rate modifications | ☐ Yes | ☐ No |
| Other | ☐ Yes | ☐ No |

13.C. What was the total dollar amount of loans and leases? Include both loans and leases originated specifically to provide relief AND those that were existing but were provided accommodations. **Select one**

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

Consumer Credit

12. Does your company offer any of the following types of consumer credit or financing?

- | | | |
|---------------------------|------------------------------|-----------------------------|
| Installment cash loans | ☐ Yes | ☐ No |
| Motor vehicle title loans | ☐ Yes | ☐ No |
| Pawn loans | ☐ Yes | ☐ No |
| Payday loans | ☐ Yes | ☐ No |

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 60 minutes to respond to this survey, including the time required to review the instructions, gather the data, and complete the survey.

Need help or have questions? Please reference the unique company ID in all communications.

 www.federalreserve.gov/financecosurvey

 Finance-Survey@frb.gov

 **1-800-281-4930** (call toll-free to 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.