



2020 Census of Finance Companies and Other Lenders

FR 3033p
OMB No. 7100-0277
Approval Expires May 2023



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**.

Complete the census online at:
www.federalreserve.gov/financecocensus

Unique Company ID:

or

Type or print in ink, then mail your completed paper form in the enclosed postage-paid envelope to:

Board of Governors of the Federal Reserve System
PO Box 341
Annapolis Junction, MD 20701-0341

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

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

- Yes. **Please go to Question 2**
- No, my company or I do not make loans or leases (in person or online). **Please skip to Question 7**
- No, this company has been sold. **Please skip to Question 7**
- No, this company is no longer in business. **Please skip to Question 7**

2 How large were the company's total assets as of June 30, 2020?

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

- | | |
|---|---|
| <input type="checkbox"/> Less than \$1 million | <input type="checkbox"/> \$1 billion – less than \$3 billion |
| <input type="checkbox"/> \$1 million – less than \$10 million | <input type="checkbox"/> \$3 billion – less than \$20 billion |
| <input type="checkbox"/> \$10 million – less than \$100 million | <input type="checkbox"/> \$20 billion or more |
| <input type="checkbox"/> \$100 million – less than \$1 billion | |

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

- Yes No

4 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

5 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
- Bank holding company (a company that owns a controlling interest in one or more **banks** but does not itself offer **banking** services)
- Government or nonprofit agency
- None of the above

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
 Bank holding company
 Government or nonprofit agency
 None of the above

▶ 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

Thank you for completing the 2020 Census of Finance Companies and Other Lenders.

Please check this box if you would like to receive an email notification when the results of this survey are available.



SURVEY OF FINANCE COMPANIES

FR 3033s
OMB No. 7100-0277
Approval Expires September 30, 2024

Information and Instructions

Your company has 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 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** 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:

- **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.

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? *Select one*

- 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? *Select one*

- 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 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

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 **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 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

Capital Leases

3.D. Does your company own capital 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 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 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?
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 if ASU 2016-13 is adopted

\$, , ,000.00

Total Assets

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

\$, , ,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 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 item 8.A.

\$, , ,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 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

Operating Expenses

10.E. Salaries and Wages

Include 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 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

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.?

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

Consumer Credit

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

- | | | |
|---------------------------|------------------------------|-----------------------------|
| Installment cash loans | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Motor vehicle title loans | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Pawn loans | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Payday loans | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

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.** and **13.C.** below
 No. Please stop

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

- | | | |
|-----------------------------|------------------------------|-----------------------------|
| Loans or leases | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Deferred payments | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Waiving late fees | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Waiving interest fees | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Interest rate modifications | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Other | <input type="checkbox"/> Yes | <input type="checkbox"/> 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

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?

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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.