



2015 CENSUS OF FINANCE COMPANIES

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 nonbank financial institutions to the U.S. economy.

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

Please return the form within 15 days of receipt and answer as many questions as applicable using data as of March 31, 2015.

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

OR, if you prefer, **mail** your completed paper form to:
Board of Governors of the Federal Reserve System
Consumer Finance Section, Mail Stop K1-6605
20th and C Streets, NW
Washington, DC 20551

Need help or have questions?

Visit: www.federalreserve.gov/financecocensus
E-mail: Finance-Census@frb.gov
Call toll free to leave a message: 1-866-359-6619

Office use only

1

Please continue to the next page →

1. Is the company still in business?

- Yes (*go to question 2*)
 No (*check reason below and go to question 11*)

Sold to another company (please print name and headquarter's address of other company)

Company name

Street address

City

State

Zip code

No longer in operation

Other (please specify)

2. How large were the company's total U.S. assets as of March 31, 2015? Please include only assets in the United States, Puerto Rico, and U.S. territories and possessions.

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

3. Loans and leases represent what percentage of total assets?

- 0% – 24% 50% – 74%
 25% – 49% 75% – 100%

4. Which of the following make up 50 percent or more of the company's loans and leases?

- Liens on real estate Consumer loans
 Business loans No single type represents 50 percent or more

Liens on real estate are loans secured by real estate that are made to any person or business for any purpose.

Business loans and leases are 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 and leases are loans or leases not secured by real estate that are made to households for household, family, and other personal expenditures.

5. Please indicate the types of credit or financing that your company offers. Check all that apply.

A. Real estate credit

- | | |
|---|---|
| <input type="checkbox"/> Multifamily real estate loans | <input type="checkbox"/> Closed-end residential loans secured by first liens |
| <input type="checkbox"/> Commercial or farm real estate loans | <input type="checkbox"/> Closed-end residential loans secured by junior liens |
| <input type="checkbox"/> Revolving home equity lines | |

B. Business credit

- Business retail motor vehicle credit (retail sales to businesses and fleet sales)
- Wholesale motor vehicle credit (business inventory financing)
- Commercial, industrial, agricultural, and equipment credit (retail sales to businesses and inventory financing)
- Other business credit

C. Consumer credit

- | | |
|--|--|
| <input type="checkbox"/> Indirect motor vehicle credit (sales finance) | <input type="checkbox"/> Other installment cash loans (personal loans) |
| <input type="checkbox"/> Direct motor vehicle loans to consumers | <input type="checkbox"/> Pawn loans |
| <input type="checkbox"/> Mobile homes credit | <input type="checkbox"/> Payday loans |
| <input type="checkbox"/> Revolving consumer credit | <input type="checkbox"/> Motor vehicle title loans |
| <input type="checkbox"/> Other consumer goods credit (retail or sales finance) | <input type="checkbox"/> Other consumer credit |

D. Capital leases

- | | |
|--|---|
| <input type="checkbox"/> Consumer motor vehicle leases | <input type="checkbox"/> Commercial, industrial, agricultural, and equipment leases |
| <input type="checkbox"/> Other consumer leases | <input type="checkbox"/> Other business leases |
| <input type="checkbox"/> Business motor vehicle leases | |

E. Operating leases

- | | |
|--|---|
| <input type="checkbox"/> Consumer motor vehicle leases | <input type="checkbox"/> Commercial, industrial, agricultural, and equipment leases |
| <input type="checkbox"/> Other consumer leases | <input type="checkbox"/> Other business leases |
| <input type="checkbox"/> Business motor vehicle leases | |

6. 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
- Government or nonprofit agency
- None of the above

7. Is the company a branch or subsidiary of another company?

- Yes (*please complete questions 8–10*) No (*please skip to question 11*)

Definition of a finance company for purposes of 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:

- a. *Liens on real estate* – outstanding balances on loans or leases, for any purpose, secured by liens on real estate
- b. 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.

CONTACT INFORMATION AND CORRECTIONS:

1. Please provide us with your contact information

Name of person completing the survey

Title

Corporate division (if applicable)

E-mail address

Telephone number (including area code and extension)

 - - Ext.

Corrected company name (if applicable)

Corrected company address (if applicable)

Mailing address 1

Mailing address 2

City

State

Zip code

2. Does your company originate loans and leases **outside** the United States? (please check one)

Yes.



The dollar figures reported in this survey 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.

No.

3. Does your company own more than 50 percent of any other company? (please check 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.

Please continue to the next page →

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. Visit www.federalreserve.gov/financecosurvey for more information. 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, 2015**. For example, if the total amount is \$6.5 million, then please write down the amount as follows:

BIL.	MIL. (Enter zero if none)	THOUS.
	6	500

COLUMN INSTRUCTIONS:

On-balance-sheet: Please provide asset, liability, and equity data from your balance sheet, including detail related to real estate, consumer and business loans, and capital and operating leases.

Off-balance-sheet securitizations: Please provide data on assets that have been packaged and sold by the reporting finance company to a third party that uses the assets as collateral for an asset-backed security sold to investors.

ASSETS

On-Balance-Sheet
Please report in thousands of dollars
BIL. MIL. THOUS.
(Enter zero if none)

Off-Balance-Sheet Securitizations

1. Cash and Cash Equivalents.....

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NA

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

2. Securities.....

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NA

All trading, available-for-sale, or held-to-maturity debt or equity securities.

3. Loans and Capital Leases

Both direct loans and paper purchased from others.

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

No → Please **skip to Section 3.B Consumer Loans** Yes → Please complete the section below

On-Balance-Sheet
Please report in thousands of dollars
BIL. MIL. THOUS.
(Enter zero if none)

Off-Balance-Sheet Securitizations
Please report in thousands of dollars
BIL. MIL. THOUS.
(Enter zero if none)

3.A.1) 1-4 Family Real Estate Loans.....

NA

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

(a) Revolving, Open-End Loans.....

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NA

(b) Closed-End Loans Secured by First Liens.....

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NA

(c) Closed-End Loans Secured by Junior Liens.....

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NA

3.A.2) Multifamily Real Estate Loans.....

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

3.A.3) Commercial and Farm Real Estate Loans.....

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Mortgages or other liens on business properties or farms (including but not limited to structures primarily to accommodate nonprofit institutions).

Please continue to the next page →

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

No → Please **skip to Section 3.C Business Loans** Yes → Please complete the section below

	On-Balance-Sheet Please report in thousands of dollars			Off-Balance-Sheet Securitizations Please report in thousands of dollars		
	BIL.	MIL. (Enter zero if none)	THOUS.	BIL.	MIL. (Enter zero if none)	THOUS.
3.B.1) Consumer Motor Vehicle Loans..... <i>Loans arising from retail sales of passenger cars and light trucks for personal use.</i>						
3.B.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.B.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>						

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

No → Please **skip to Section 3.D Capital Leases** Yes → Please complete the section below

	On-Balance-Sheet Please report in thousands of dollars			Off-Balance-Sheet Securitizations Please report in thousands of dollars		
	BIL.	MIL. (Enter zero if none)	THOUS.	BIL.	MIL. (Enter zero if none)	THOUS.
3.C.1) Business Motor Vehicle Loans						
(a) Retail Motor Vehicle Loans..... <i>Loans arising from retail sales of commercial vehicles to businesses and from fleet sales of light motor vehicles.</i>						
(b) Wholesale Motor Vehicle Loans..... <i>Loans made to businesses to finance inventory purchases of commercial vehicles and light motor vehicles.</i>						
3.C.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>	NA					
(a) Revolving, Open-End Loans.....				NA		
(b) Closed-End Loans.....				NA		
3.C.3) Other Business Loans..... <i>All other retail or wholesale business loans.</i>						

Please continue to the next page →

3.D. Does your company own **capital leases**? (includes receivables arising from both direct financing leases and sales-type leases)

No → Please **skip to Section 3.E Reserves**

Yes → Please **complete the section below**

	On-Balance-Sheet <i>Please report in thousands of dollars</i>			Off-Balance-Sheet Securitizations <i>Please report in thousands of dollars</i>		
	BIL.	MIL. (Enter zero if none)	THOUS.	BIL.	MIL. (Enter zero if none)	THOUS.
3.D.1) Consumer Capital Leases						
(a) Motor Vehicle Leases.....						
(b) Non-Motor-Vehicle Leases.....						
3.D.2) Business Capital Leases						
(a) Motor Vehicle Leases.....						
(b) Commercial, Industrial, and Agricultural Equipment Leases.....						
(c) Other Business Leases.....						

3.E. Reserves	On-Balance-Sheet <i>Please report in thousands of dollars</i>			Off-Balance-Sheet Securitizations
	BIL.	MIL. (Enter zero if none)	THOUS.	
3.E.1) Reserves for Unearned Income..... <i>Unearned discounts and service charges on above receivables.</i>				NA
3.E.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>				NA

3.F. Net Loans and Capital Leases.....	On-Balance-Sheet <i>Please report in thousands of dollars</i>			Off-Balance-Sheet Securitizations
	BIL.	MIL. (Enter zero if none)	THOUS.	
<i>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)</i>				NA

4. Does your company own **operating leases**? (value of fixed assets associated with operating leases)

No → Please **skip to Section 5 All Other Assets**

Yes → Please **complete the section below**

	On-Balance-Sheet <i>Please report in thousands of dollars</i>			Off-Balance-Sheet Securitizations <i>Please report in thousands of dollars</i>		
	BIL.	MIL. (Enter zero if none)	THOUS.	BIL.	MIL. (Enter zero if none)	THOUS.
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.....				NA		
<i>Sum of on-balance-sheet data items 4.A(1) through 4.B(3)</i>						

Please continue to the next page →

On-Balance-Sheet
 Please report in thousands of dollars
 BIL. MIL. THOUS.
 (Enter zero if none)

Off-Balance-Sheet Securitizations

5. All Other Assets and Accounts and Notes

Receivable.....

Include all assets not already included in data items 1 through 4.

NA

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

NA

On-Balance-Sheet
 Please report in thousands of dollars
 BIL. MIL. THOUS.
 (Enter zero if none)

Off-Balance-Sheet Securitizations

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.

NA

7.B. Bank Loans.....

Short- and long-term notes and notes payable to depository institutions.

NA

7.C. Nonrecourse Debt Associated with Financing Activities.....

Debt repaid solely from cash flows on underlying loans or securities and associated with structured financing activities.

NA

7.D. Notes, Bonds, and Debentures.....

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

NA

7.E. Debt due to Parent Company.....

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

NA

7.F. All Other Liabilities.....

All liabilities not already reported in data items 7.A through 7.E or netted against assets.

NA

7.G. Total Liabilities.....

Sum of data items 7.A through 7.F

NA

On-Balance-Sheet
 Please report in thousands of dollars
 BIL. MIL. THOUS.
 (Enter zero if none)

Off-Balance-Sheet Securitizations

8. Equity Capital

8.A. Retained Earnings and Common Stock.....

8.B. Preferred Stock and Other Capital Accounts...

Preferred 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

NA

NA

NA

On-Balance-Sheet
 Please report in thousands of dollars
 BIL. MIL. THOUS.
 (Enter zero if none)

Off-Balance-Sheet Securitizations

9. Total Liabilities and Equity Capital.....

Sum of data items 7.G and 8.C; must equal Total Assets, data item 6

NA

10. INCOME AND EXPENSES (Please report in *thousands of dollars.*)

BIL. MIL. THOUS.
(Enter zero if none)

10.A. Interest received, finance charges earned, and other income from domestic receivables			
10.B. Insurance income (including commissions and dividends on domestic receivables)			
10.C. Other income from domestic finance operations			
10.D. Total gross domestic income (SUM of income items 10.A through 10.C)			
10.E. Salaries and wages (including cost of Social Security taxes and other fringe benefits)			
10.F. Advertising and publicity			
10.G. Losses or additions to loss reserves (NET after recoveries)			
10.H. Other operating expenses (EXCLUDE cost of borrowed funds and federal and state income taxes)			
10.I. Total operating expenses (SUM of expense items 10.E through 10.H)			
10.J. Cost of borrowed funds (interest, amortization of debt discount, issuance expenses)			
10.K. Federal and state income taxes			
10.L. Net income from domestic operations (Item 10.D MINUS 10.I, 10.J, and 10.K)			

11. SCALE OF OPERATIONS (Please report in numbers.)

(Report in numbers)

11.A. Total number of accounts for domestic consumer receivables	
11.B. Total number of accounts for gross domestic accounts and notes receivables	
11.C. Total number of U.S. office locations	

12. SMALL BUSINESS CREDIT

12.A. Does your company separately identify loans and credit lines provided to small businesses?
 No → Please **skip to** Question **12.D** Yes → Please complete the questions below

12.B. What is your criterion for defining small businesses? Please check one below and specify the maximum for classifying a borrower as a small business.

- Revenue \$ _____
- Amount of credit \$ _____
- Employees Number of employees _____
- Other (please specify) Criterion _____

12.C. What was the total number of small business credit accounts and the dollar amount of credit outstanding attributable to those accounts at the end of 2015 (or the last fiscal year)?

Number of accounts Amount outstanding \$ _____

12.D. For business borrowers with less than \$50 million in annual sales, what was the total number of credit accounts and the dollar amount of credit outstanding attributable to those accounts at the end of 2015 (or the last fiscal year)?

Number of accounts Amount outstanding \$ _____

Don't know

