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	,	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.

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	☐ Yes	☐ No
Motor vehicle title loans	☐ Yes	☐ No
Pawn loans	☐ Yes	☐ No
Payday loans	☐ Yes	☐ 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	☐ 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

Submit form

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 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)*

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.