

Provisional Product List for NAICS 52: Finance and Insurance*

1 Industry Subject Area	2 Working Group Code	3 Tri- lateral Detail	4 English Title	5 English Definition	6 Product Exists in:			9 National Product Detail			12 NAICS Industries Producing the Product			15 CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	1		Financial Products		X	X	X							
52	1.1		Financing Products	Services that provide money or credit to businesses, consumers and	X	X	X							
52	1.1.1		Loans	A loan is money advanced to a borrower, to be repaid at a later date, usually with interest. Loans may be payable on demand ("Demand loans"), in equal monthly installments ("Installment Loans"), or due at maturity ("Time Loan"). The major types are Commercial and institutional, interbank, loan participations, real estate loans (construction loans or mortgages) and consumer (Source: Barron's). Loans represent the direct lending of funds under legal contract, either unsecured or secured by the assets being financed or by other assets, but without the exchange or the use of securities as collateral (Source: John Rutter)	X	X	X				522111 522112 522130 522190 522291 522299	521110 522110 522130 522190 522240 522291 522292 522510 522420 522410 522440	522110 522120 522130 522190 522220 522291 522292 522293 522298	71131* 71132* 71133* 71135*
52	1.1.1.1	X	Loans, to Financial Businesses	Loans to financial businesses. Includes loans made to banks, trust companies, investment dealers and brokerages, insurance companies, etc. Excludes financing using purchase-repurchase agreements.	X	X	X				522111 522112 522190 522321	521110 522110 522210	521110 522110 522190	71135*
52	1.1.1.1.1		Loans, to Depository Financial Institutions	Loans to depository financial institutions, such as banks. Excludes financing using purchase-repurchase agreements.	X	X	X	X	X			521110 522110 522210	521110 522110	71135*
52	1.1.1.1.2		Broker's Loans	Loans to security and commodity contract brokerages. Excludes financing using purchase-repurchase agreements.	X	X	X	X	X			521110 522110 522210	522110	71135*
52	1.1.1.1.9		Loans, to Financial Businesses (except Depository Financial Institutions and Brokerages)	Loans to financial businesses, other than brokerages and depository financial institutions. Excludes financing using purchase-repurchase agreements.	X	X	X	X	X			521110 522110 522210	522110 522190	71135*
52	1.1.1.2		Loans, to Non-Financial Businesses	Loans to non-financial businesses. Includes loans to government-owned enterprises.	X	X	X				522111 522112 522130 522190 522299	522110 522210 5223 522430 522450	522110 522120 522130 522190 522293 522298	71131* 71132* 71135*
52	1.1.1.2.1	X	Loans, to Non-Financial Businesses, Secured	Loans to non-financial businesses, that are secured by collateral. Includes government-guaranteed loans to non-financial businesses.	X	X	X				522111 522112 522130 522190 522299	522110 522210 5223 522430 522450	522110 522120 522130 522190 522293 522298	71131* 71132* 71135*

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52	1.1.1.2.1.1		Commercial and Industrial Mortgages	Mortgage relating to commercial and industrial real estate. Includes mortgages on residential properties such as apartment buildings. A mortgage is a debt instrument giving conditional ownership of an asset, secured by the asset being financed. The borrower gives the lender a mortgage in exchange for the right to use the property while the mortgage is in effect, and agrees to make regular payments of principal and interest. (Source: Barron's)	X	X	X	X		X	522111 522112 522130 522190 522299	522110 522210 5223 522430 522450	522110 522120 522130 522190 522293 522298	71131* 71132*
52	1.1.1.2.1.2		Construction Mortgages	Interim loan covering construction and development costs, secured by a mortgage on the property financed. Also called a "construction loan". Funds are advanced at specific stages of construction, in so-called progress payments, with a portion held back until completion of the project, a certain percentage of the building has been leased, or other criteria have been met. (Source: Barron's)	X	X	X	X		X	522111 522112 522130 522190 522299	522110 522210 5223 522430 522450	522110 522120 522130 522190 522293 522298	71131* 71132*
52	1.1.1.2.1.3		Asset-Based Lending	Financing that advances credit secured by a firm's balance sheet assets, such as inventory, receivables or collateral other than real estate. ... The most common forms are accounts receivables financing, inventory lending, and equipment leasing. (Source: Barron's) Loans granted usually by a financial institution where the asset being financed constitutes the sole security given to the lender. ... In the event of non-payment, the lender has no recourse to the borrower or its' other assets. ... Credit risk is assumed by the lender. The asset and corresponding debt is removed from the company's balance sheet for credit analytical purposes thereby enhancing the company's borrowing ability (Source: Industry Canada)	X	X	X	X		X	522111 522112 522130 522190 522299	522110 522210 5223 522430 522450 493111	522110 522120 522130 522190 522293 522298	71135*
52	1.1.1.2.1.3.1		Loans Secured by Accounts Receivable	Form of Asset-based lending providing seasonal capital to businesses, collateralized by accounts receivable. (Source: Barron's) Short-term financing in which accounts receivable are used as collateral to secure a loan. The lender does not buy the accounts receivable but simply uses them as collateral for the loan. Also called discounting or pledging of accounts receivable. (Source: Industry Canada)	X		X	X		X	522111 522112 522130 522190 522299		522110 522120 522130 522190 522293 522298	71135*

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52	1.1.1.2.1.3.2		Inventory Loans	Working capital loan to finance the purchase of inventory for resale. As the inventory is sold, the loan is gradually paid off. (Source: Barron's).	X		X	X		X	522111 522112 522130 522190 522299		522110 522120 522130 522190 522293 522298	71135*
52	1.1.1.2.1.3.9		Other Asset-based Lending	Asset-based loans to non-financial businesses, except loans secured by accounts receivable and inventory loans.	X		X	X		X	522111 522112 522130 522190 522299		522110 522120 522130 522190 522293 522298	71135*
52	1.1.1.2.1.4		Commercial and Industrial Loans, Government-guaranteed	Loans to businesses, guaranteed by government agencies.	X	X	X	X		X	522111 522112 522130 522190 522299	522110 522310	522110 522120 522130 522190 522293 522298	71135*
52	1.1.1.2.1.9		Other Secured Loans to Non-financial Businesses	Secured loans to non-financial businesses, except commercial and industrial mortgages, construction mortgages, asset-based lending, or government-guaranteed commercial and industrial loans.	X	X	X	X		X	522111 522112 522130 522190 522299	522110 522210 5223 522430 522450	522110 522120 522130 522190 522293 522298	71135*
52	1.1.1.2.2	X	Loans, to Non-financial Businesses, Unsecured	Loans to non-financial businesses, that are not secured by collateral. Includes unsecured lines of credit.	X	X	X				522111 522112 522130 522190 522299	522110 522210 5223 522430	522110 522120 522130 522190 522293 522298	71135*
52	1.1.1.2.2.1		Working Capital Loans	Unsecured loan to finance a business' current assets, such as accounts receivables	X	X	X	X		X	522111 522112 522130 522190 522299	522110 522210 5223 522430	522110 522120 522130 522190 522293 522298	71135*
52	1.1.1.2.2.2		Insurance Premium Financing, Business	A process where a lender pays an insurance premium to an insurer on behalf of an insured. The policyholder repays the lender for the amount of the loan (principal) plus interest and any assessable fees and charges. (Source: California Dept of Insurance)	X	X	X	X		X	522111 522112 522130 522190 522299	522110 522210	522110 522120 522130 522190 522293 522298	71135*
52	1.1.1.2.2.3		Loan Participations	Sharing of a loan by a group of banks to diversify their credit risk. Also known as participation financing, loan participations are arranged through correspondent banking networks in which smaller banks buy a portion of the overall financing package. (Source: Barron's)	X	X	X	X		X	522112 522190 522299	522110 522210	522110 522190 522298	71135*

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											Canada	Mexico		
52	1.1.1.2.2.4		Syndicated Loans	Similar to loan participations. A syndicated loan differs from a loan participation because the syndicate members are known at the outset to the borrower. Syndication also separates the lead banker from the group of financial institutions that ultimately fund the obligation. (Source: Barron's)	X	X	X	X		X	522112 522190 522299	522110 522210	522110 522190 522298	71135*
52	1.1.1.2.2.5		Lines of Credit, to Non-financial Businesses	Commitment by a bank to lend funds to a borrower up to a specified amount over a specified future period. (Source: Barron's) An agreement negotiated between a borrower and a lender which establishes the maximum amount against which a borrower may draw. The agreement also sets out other conditions, such as how and when money borrowed against the line of credit is to be repaid. (Source: Industry Canada)	X	X	X	X		X	522111 522112 522130 522190 522299	522110 522210 5223 522430	522110 522120 522130 522190 522293 522298	71135*
52	1.1.1.2.2.5.1		Advised (uncommitted) Lines of Credit	A line of credit that is not guaranteed by the bank.	X	X	X			X		522110 522210 5223 522430	522110 522120 522130 522190 522293 522298	71135*
52	1.1.1.2.2.5.2		Revolving (committed) Lines of Credit	A line of credit for which the bank has committed funds. The borrower pays a commitment fee for this guarantee. (Source: Barron's) Line of Credit against which funds may be borrowed at any time, with regular scheduled repayments of a predetermined minimum amount. (Source: Industry Canada)	X	X	X			X		522110 522210 5223 522430	522110 522120 522130 522190 522293 522298	71135*
52	1.1.1.2.2.6		Banker's Acceptances	Time draft or bill of exchange drawn on a bank and accepted by that bank. (Source: Barron's)	X	X	X	X		X	522112	522110 522210	522110 522120 522130 522190 522293 522298	71135*
52	1.1.1.2.2.9		Other Unsecured Loans, to Non-financial Businesses	Unsecured loans to non-financial businesses, not elsewhere classified.	X	X	X	X		X	522111 522112 522130 522190 522299	522110 522210 5223 522430	522110 522120 522130 522190 522293 522298	71135*
52	1.1.1.3	X	Loans, to Governments	Loans to governments and their agencies. Includes loans to foreign governments. Excludes loans to government-owned enterprises.	X	X	X				522112 522190	521110 522110 522210	522110 522298	71135*

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52	1.1.1.4		Loans, to Consumers	Loans to consumers.	X	X	X				522111 522130 522190 522291 522299	522110 522210 522120 5223 522430 522450	522110 522120 522130 522190 522220 522291 522292 522298	71131* 71133*
52	1.1.1.4.1	X	Loans, to Consumers, Secured	Loans to consumers, that are secured by collateral. Includes government-guaranteed loans to consumers, such as government-guaranteed student loans.	X	X	X				522111 522130 522190 522291 522299	522110 522210 522120 5223 522430 522450	522110 522120 522130 522190 522220 522291 522292 522298	71131* 71133*
52	1.1.1.4.1.01		Residential Mortgage Loans	Mortgage loans provided to individuals against residential real property. These loans are for a fixed amount, based on the purchase price less the borrowers down payment (if any), and generally have fixed monthly payments of principal and interest. Mortgage collateralized by a one- to four-family dwelling, and ordinarily owner-occupied. (Source: Barron's)	X	X	X	X		X	522111 522130 522190 522299	522110	522110 522120 522130 522292 522298	71131*
52	1.1.1.4.1.01.1		Residential Mortgage Loans, First	A mortgage creating a primary lien against real property. (Source: Barron's) This product includes only residential first mortgages	X			X	X		522111 522130 522190 522299		522110 522120 522130 522292 522298	71131*
52	1.1.1.4.1.01.2		Residential Mortgage Loans, Second and Junior	A mortgage that is subordinate to the lien created by a first mortgage, but senior to subsequent liens. ... normally has a repayment schedule much shorter than a first mortgage, a fixed amortization schedule ... used for a variety of borrowing needs. (Source: Barron's) This product includes only residential second mortgages.	X			X	X		522111 522130 522190 522299		522110 522120 522130 522292 522298	71131*
52	1.1.1.4.1.02		Home Equity Loans	A loan secured by equity value in a borrower's home. (Source: Barron's) A line of credit is established based on a home-owner having accumulated equity in a home, which is used as collateral. When the credit line is drawn upon, a loan is established, and paid back in installments of interest and principal. The funds can be used for any purpose.	X			X	X		522111 522130 522190 522299		522110 522120 522130 522190 522292 522298	71131*

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52	1.1.1.4.1.03		Home Improvement Loans, Secured	Consumer loan, usually secured by collateral or a mortgage, taken out to finance alterations, remodeling, or structural renovations to existing dwellings. These loans are generally short-term, but may be for longer periods. (Source: Barron's) This product includes only those with real estate as the collateral.	X	X	X	X		X	522111 522130 522190 522299	522110 522210 522130 522190 522292 522298	522110 522120 522130 522190 522292 522298	71133*
52	1.1.1.4.1.04		Vehicle Loans, Consumer	Loans to consumers to purchase automobiles and other vehicles or equipment; the vehicle is collateral for the loan.	X	X	X	X		X	522111 522130 522190 522299	522110 522210	522110 522120 522130 522190 522292 522298	71133*
52	1.1.1.4.1.05		Manufactured Home Loans	Loans usually secured by the manufactured home, to finance the purchase of a manufactured home. A manufactured home is one that, although equipped with wheels, is not designed for regular highway movement.	X	X	X			X		522110 522210	522110 522120 522130 522190 522292 522298	71133*
52	1.1.1.4.1.06		Boat Loans	Loans to consumers, usually secured by the boat itself, to finance the purchase of all types of boats and other water craft.	X	X	X			X		522110	522110 522120 522130 522190 522292 522298	71133*
52	1.1.1.4.1.07		Passbook Loans	A loan that is fully secured by a depositor's savings or time deposits with the lending institution. Also known as Savings Account Loan. Collateral loan secured by savings account up to the amount advanced to the borrower. (Source: Barron's)	X	X	X			X		522110 522210 5223	522110 522120 522130 522190	71133*
52	1.1.1.4.1.08		Insurance Policy Loans	A non-recourse loan from the insurer to the policy owner secured by the policy's cash value. Loan interest, which may be set at a fixed or variable rate, must be paid or accumulated on the loan. (Source: Northwestern Mutual Life)	X	X	X			X		522110 522210 5223	524 522298	71133*
52	1.1.1.4.1.09		Student Loans, Government-guaranteed	Loans to finance the costs of education for eligible students. These loans are made by private lenders, but guaranteed by a public agency.	X	X	X			X		522110 522210	522110 522120 522130 522190	71133*
52	1.1.1.4.1.99		Other Secured Loans, to Consumers	Secured loans to consumers, not elsewhere classified.	X	X	X	X		X	522111 522130 522190 522291 522299	522110 522210 5223	522110 522120 522130 522190 522293 522298	71133*

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52	1.1.1.4.2	X	Loans, to Consumers, Unsecured	Loans to consumers, that are not secured by collateral. Includes unsecured lines of credit.	X	X	X				522111 522130 522190 522291 522299	522110 522210 5223 522430	522120 522130 522190 522293 522298	71133*
52	1.1.1.4.2.1		Personal Loans, Unsecured	Loan granted for personal, family or household use, as distinguished from a loan financing a business. Also known as a consumer loan. If unsecured, the loan is made on the basis of the borrower's integrity and ability to pay. amortized over a fixed term with regular payments of interest and principal (Source: Barron's) Includes unsecured home improvement loans.	X	X	X	X		X	522111 522130 522190 522291 522299	522110 522210 5223 522430	522120 522130 522190 522293 522298	71133*
52	1.1.1.4.2.2		Overdraft Protection	A service whereby checks drawn on insufficient funds are not returned to the presenter, but are paid from funds previously established under a line of credit, or transferred from a savings account.	X	X	X	X		X	522111 522130 522190	522110 522210 5223 522430	522120 522130	71133*
52	1.1.1.4.2.9		Loans, to Consumers, Unsecured, Other	Includes insurance premium financing of personal insurance policies.	X	X	X	X		X	522111 522130 522190 522291 522299	522110 522210 5223 522430	522120 522130 522190 522293 522298	71133*
52	1.1.2		Credit Financing Products, except Loans	Credit market financing products, other than loans.	X	X	X				522210 522220 522291 522310 532112 532120 532410 532420 532490	522490 522110 522410 522130 522420 522440 522510	522120 522130 522190 522210	71134 71139* 71140 71190* 71559* 73*
52	1.1.2.1	X	Credit Card Products	Services that provide lines of credit to credit card holders and discounted sales financing to merchants who accept credit cards as a means of payment. Includes services by credit card associations to their members.	X	X	X				522210	522490 522510	522120 522130 522210	71134 71190* 71559*
52	1.1.2.1.1	X	Credit Card Cardholder and Merchant Products	Services that provide a revolving line of credit to holders of credit cards, and credit and transaction-processing services to merchants that accept credit cards.	X	X	X				522210	522490	522210	71134 71190* 71559*
52	1.1.2.1.1.1		Credit Card Cardholder Products	Services that provide a revolving line of credit to holders of credit cards, allowing them to purchase goods and services from merchants who accept their card. Credit granted through credit cards may be unsecured, or secured by a deposit held by the card issuer.	X	X	X	X		X	522210	522490 522110	522210	71134

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52	1.1.2.1.1.1.1		Credit Card Cardholder Products, Business	Services that provide a revolving line of credit to business holders of credit cards, allowing them to purchase goods and services from merchants who accept their card. Credit granted through credit cards may be unsecured, or secured by a deposit held by the card issuer.	X	X	X	X		X	522210	522490 522110	522210	71134*
52	1.1.2.1.1.1.2		Credit Card Cardholder Products, Consumer	Services that provide a revolving line of credit to consumer holders of credit cards, allowing them to purchase goods and services from merchants who accept their card. Credit granted through credit cards may be unsecured, or secured by a deposit held by the card issuer.	X	X	X	X		X	522210	522490 522110	522210	71134*
52	1.1.2.1.1.1.3		Credit Card Cardholder Products, Government	Services that provide a revolving line of credit to government holders of credit cards, allowing them to purchase goods and services from merchants who accept their card. Credit granted through credit cards may be unsecured, or secured by a deposit held by the card issuer.	X	X	X	X		X	522210	522490 522110	522210	71134*
52	1.1.2.1.1.2		Credit Card Merchant Products	Credit card transaction processing services provided by processors (banks or third party) to merchant account holders. Includes discounts from the selling price, per-transaction fees, settlement of funds through bank associations (e.g., MasterCard or Visa), depositing of funds to the merchant's accounts, statement fees, chargeback fees, verbal authorization fees, etc. Includes equipment and software set-up, rental and sales fees and revenues.	X	X	X	X		X	522210	522490 522110	522210	71190* 71559*
52	1.1.2.1.2	X	Credit Card Association Products	Services provided by credit card associations to issuing banks (e.g. as represented by membership fees).	X	X	X				?	522510	522320	?
52	1.1.2.2	X	Factoring	Financing provided to a business from the sale of its accounts receivable to a third party, known as a factor. Normally, the factor assumes the full risk of collection, including credit losses. Includes factoring with recourse. Excludes the lending of money to a firm that pledges its trade receivables as collateral for a loan or line of credit, or loans secured by trade receivables.	X	X	X				522299	522420	522298	71190*
52	1.1.2.2.1		Factoring, With Recourse	Factoring, with the factor having recourse against the originator of the accounts receivable if the debt is uncollectable.		X	X		X			522420		71190*
52	1.1.2.2.2		Factoring, Without Recourse	Factoring, with the factor not having recourse against the originator of the accounts receivable if the debt is uncollectable.	X	X	X		X			522420		71190*

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52	1.1.2.3	X	Leasing Products	Financing provided by lease contracts, which give the right of possession and use of an asset for a specified period. Includes both operating and financial lease contracts.	X	X	X				522220 532112 532120 532410 532420 532490	522410 531 532 52	522110 522220 532112 532120 532411 532412 532420 532490	71140 73*
52	1.1.2.3.1		Operating Leasing Products	Lease written for a shorter period than the economic life of the leased asset. (Source: Barron's)	X	X	X		X			52 531 532	522110 522220 532112 532120 532411 532412 532420 532490	73
52	1.1.2.3.2		Finance Leasing Products	Fixed-term lease, usually noncancellable, used by businesses in financing capital equipment. The lessor's service is limited to financing the asset, whereas the lessee pays all other costs ... Also called a full-payout lease. Also called a capital lease (Source: Barron's). Lease in which the service provided by the lessor to the lessee is limited to financing equipment. All other responsibilities related to the possession of equipment, such as maintenance, insurance, and taxes, are borne by the lessee. A financial lease is usually noncancellable and is fully paid out amortized over its term. (Source: Industry Canada)	X	X	X		X			522410	522110 522220 532112 532120 532411 532412 532420 532490	71140
52	1.1.2.4	X	Installment Credit Products	Providing credit by means of conditional sales contracts and mutual assistance clubs.	X	X	X				522220 522291	522440 522490	522220 522291	71139*
52	1.1.2.4.1		Self-Financing	Providing credit by means of mutual assistance clubs.	X	X	X		X		522291	522440		71139*
52	1.1.2.4.2		Sales Financing	Providing credit by means of conditional sales contracts.	X	X	X	X		X	522220	522490	522220	71139*
52	1.1.2.4.2.1		Sales Financing, Business	Sales financing of purchases by businesses.	X		X	X		X	522220		522220	71139*
52	1.1.2.4.2.2		Sales Financing, Consumer	Sales financing of purchases by consumers.	X		X	X		X	522220		522220	71139*
52	1.1.2.9	X	All Other Credit Financing Products	Providing credit by means other than loans, credit cards, factoring, leasing, or installment credit products.	X	X	X				522310	522490	522310	71559*

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52	1.1.2.9.1		Loan Brokering Products	The service of bringing together lenders and borrowers. Brokers evaluate the business situations of those with capital needs and match them with lenders. Brokers earn commissions and origination fees for the service, and may earn incidental interest until a loan is placed with investors. The service includes advice to the borrower, and coordination of the loan approval, commitment, and closing process. The service does not include collecting payments.	X		X	X		X	522310		522310	71559*
52	1.1.2.9.1.1		Mortgage Brokering Products	The service of bringing together lenders and borrowers seeking mortgages.	X		X	X		X	522310		522310	71559*
52	1.1.2.9.1.9		Other	The service of bringing together lenders and borrowers seeking loans other than mortgages.	X		X	X		X	522310		522310	71559*
52	1.1.2.9.2		Deposit Brokering Products	Brokered Deposits: Retail deposits that are raised through a broker or agent who receives a fee or a commission from either a member institution or a depositor. (Source: CDIC) Brokered deposits -- deposits placed in a savings institution by a broker. The broker gathers funds from others and packages the funds in batches of \$100,000. The broker then shops for thrift institutions paying the highest rates and takes out multiple jumbo (\$100,000) certificates of deposit, which typically pay the highest rates of interest and are federally insured. The practice allows persons with less than \$100,000 to pool their money and earn the higher rates paid by jumbo certificates of deposit. For his services, the broker charges fees to the investors for getting them higher rates and/or to the thrift institutions for placing deposits with them. (Source: OTS)	X		X	X		X	522310		522310	71559*
52	1.1.2.9.9		All Other Miscellaneous Credit Financing Products	Providing credit by means other than loans, credit cards, factoring, leasing, installment credit products, loan brokering, or deposit brokering products.	X		X	X		X				
52	1.1.3		Securities Origination Products	These products assist the issuers of securities (businesses and governments) in creating their securities, and having them distributed to the investing public. The service may involve advising the issuer; purchasing the securities and selling them (underwriting); or acting as an agent in marketing the securities.	X	X	X				522299 523110 523910	521110 523110	523110 523910	71200 71512

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Provisional Product List for NAICS 52: Finance and Insurance*

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Industry Subject Area	Working Group Code	Tri-lateral Detail	English Title	English Definition	Product Exists in:			National Product Detail			NAICS Industries Producing the Product			CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	1.1.3.1		Public Offering Products	Offering and sale of securities by an issuer ... usually carried out by an underwriting syndicate, according to the terms and conditions in an underwriting agreement. Also, the secondary distribution of previously issued shares of securities. (Source: Barron's) The underwriter may purchase the securities from the issuing company, and sell them, or may act as an agent without making a commitment to purchase any shares that are not purchased by investors.	X	X	X				523110	521110 523110	523110	71200*
52	1.1.3.1.1	X	Public Offering Products, Equity Securities	Offering and sale of equity securities by an agent, such as an investment bank or underwriting syndicate, to the public, according to the terms and conditions in an underwriting agreement. ¿¿¿Includes secondary offerings of previously issued equities.???	X	X	X				523110	523110	523110	71200*
52	1.1.3.1.2	X	Public Offering Products, Debt Securities	Offering and sale of debt securities by an agent, such as an investment bank or underwriting syndicate, to the public, according to the terms and conditions in an underwriting agreement. Includes secondary offerings of previously issued debt securities.???	X	X	X				523110	521110 523110	523110	71200*
52	1.1.3.1.2.1		Public Offering Products, Asset-Backed Securities	Public offering services of asset-backed securities.	X		X	X		X	522299 523110		523110	71200*
52	1.1.3.1.2.9		Public Offering Products, Debt Securities (except Asset-Backed)	Public offering services of debt securities other than asset-backed securities.	X		X	X		X	523110		523110	71200*
52	1.1.3.2		Private Placement of Securities	The sale of an entire issue of securities to a small group of investors. Also known as a direct placement (Source: Barron's).	X	X	X				523110 523910	523110	523110	71200* 71512
52	1.1.3.2.1	X	Private Placement of Equity Securities	Offering and sale of an entire issue of equity securities to a private group of investors.	X	X	X				523110 523910	523110	523110	71200* 71512*
52	1.1.3.2.2	X	Private Placement of Debt Securities	Offering and sale of an entire issue of debt securities to a private group of investors.	X	X	X				523110 523910	521110 523110	523110	71200* 71512*
52	1.1.3.2.2.1		Private Placement of Asset-Backed Securities	Private placement of asset-backed securities.	X		X	X		X	522299 523110		523110	71200*

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Provisional Product List for NAICS 52: Finance and Insurance*

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Industry Subject Area	Working Group Code	Tri-lateral Detail	English Title	English Definition	Product Exists in:			National Product Detail			NAICS Industries Producing the Product			CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	1.1.3.2.2.9		Private Placement of Debt Securities (except Asset-Backed)	Private placement of debt securities other than asset-backed securities.	X		X	X		X	523110		523110	71200* 71512*
52	1.2		Brokering and Dealing Products	Services related to conducting trades in securities and commodity contracts, by brokering or dealing, on behalf of others. Includes both brokerage services (receiving a commission or fee) and dealing or market making services (earning a spread). Includes trading on exchanges and over-the-counter. Includes correspondent services rendered between brokers. Excludes services of exchanges (e.g., provision of facilities, trade execution services provided by exchanges to brokers and dealers). Excludes trading securities and commodity contracts on own account. Excludes origination or secondary distribution of securities.???	X	X	X				523120 523140 523920 523990	522110 523110 522210	523110 523120 523130 523140	71521 71522
52	1.2.1		Brokering and Dealing Products, Debt Instruments	Brokering and dealing debt instruments	X	X	X				523120	522110 523110 522210	523110 523120	71521*
52	1.2.1.1		Brokering and Dealing Products, Money Market Instruments	Brokering and dealing money market instruments.	X	X	X				523120	522110 523110 522210	523110 523120	71521*
52	1.2.1.1.1	X	Brokering and Dealing Products, Negotiable Certificates of Deposit	Brokering and dealing negotiable certificates of deposit.	X	X	X				523120	522110 523110 522210	523110 523120	71521*
52	1.2.1.1.2	X	Brokering and Dealing Products, Commercial Paper Issued by Financial Institutions	Brokering and dealing commercial paper issued by financial institutions.	X	X	X				523120	522110 523110 522210	523110 523120	71521*
52	1.2.1.1.3	X	Brokering and Dealing Products, Commercial Paper Issued by Non-Financial Institutions	Brokering and dealing commercial paper issued by non-financial institutions.	X	X	X				523120	522110 523110 522210	523110 523120	71521*

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Provisional Product List for NAICS 52: Finance and Insurance*

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Industry Subject Area	Working Group Code	Tri-lateral Detail	English Title	English Definition	Product Exists in:			National Product Detail			NAICS Industries Producing the Product			CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	1.2.1.1.4	X	Brokering and Dealing Products, Bankers' Acceptances	Brokering and dealing bankers' acceptances.	X	X	X				523120	522110 523110 522210	523110 523120	71521*
52	1.2.1.1.5	X	Brokering and Dealing Products, Treasury Bills	Brokering and dealing treasury bills.	X	X	X				523120	522110 523110 522210	523110 523120	71521*
52	1.2.1.1.9	X	Brokering and Dealing Products, Other Money Market Instruments	Brokering and dealing money market instruments other than commercial paper, bankers' acceptances, negotiable certificates of deposit, or treasury bills.	X	X	X				523120	522110 523110 522210	523110 523120	71521*
52	1.2.1.2		Brokering and Dealing Products, Other Debt Instruments	Brokering and dealing debt instruments other than money market instruments.	X	X	X				523120	522110 523110 522210	523110 523120	71521*
52	1.2.1.2.1	X	Brokering and Dealing Products, Corporate and Trust Notes and Bonds	Brokering and dealing corporate notes and bonds.	X	X	X				523120		523110 523120	71521*
52	1.2.1.2.1.1		Brokering and Dealing Products, Corporate and Trust Notes and Bonds, Investment Grade	Brokering and dealing investment-grade corporate notes and bonds.	X	X	X	X	X		523120		523110 523120	71521*
52	1.2.1.2.1.1.1		Brokering and Dealing Products, Government-Sponsored Entity Notes and Bonds	Brokering and dealing notes and bonds issued by corporate entities sponsored by governments. Excludes notes and bonds issued by government agencies.			X		X		523120		523110 523120	71521*
52	1.2.1.2.1.1.9		Brokering and Dealing Products, Corporate and Trust Notes and Bonds, Investment Grade, Except Government-Sponsored Entity Notes and Bonds	Brokering and dealing investment-grade corporate notes and bonds, except those of government-sponsored entities.	X		X		X		523120		523110 523120	71521*

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Provisional Product List for NAICS 52: Finance and Insurance*

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Industry Subject Area	Working Group Code	Tri-lateral Detail	English Title	English Definition	Product Exists in:			National Product Detail			NAICS Industries Producing the Product			CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	1.2.1.2.1.2		Brokering and Dealing Products, Corporate and Trust Notes and Bonds, Not Investment Grade or Unrated	Brokering and dealing corporate notes and bonds that are not of investment-grade quality, or are unrated.	X	X	X	X		X	523120		523110 523120	71521*
52	1.2.1.2.1.3		Brokering and Dealing Products, Asset-Backed Securities	Brokering and dealing asset-backed securities. Includes securities issued by government-sponsored enterprises.	X	X	X	X		X	523120		523110 523120	71521*
52	1.2.1.2.1.3.1		Brokering and Dealing Products, Mortgage-Backed Securities	Brokering and dealing mortgage-backed securities.	X	X	X	X		X	523120			71521*
52	1.2.1.2.1.3.9		Brokering and Dealing Products, Asset-Backed Securities except Mortgages	Brokering and dealing asset-backed securities, other than mortgage-backed securities.	X	X	X	X		X	523120		523110 523120	71521*
52	1.2.1.2.1.4		Brokering and Dealing Products, Financial Corporation Notes and Bonds	Brokering and dealing notes and bonds of financial corporations	X	X	X		X		523120	522110 523110 522210	523110 523120	71521*
52	1.2.1.2.1.4.1		Brokering and Dealing Products, Financial Promissory Notes		?	X	?		X			522110 523110 552210		
52	1.2.1.2.1.4.2		Brokering and Dealing Products, Ordinary Participation Certificates		?	X	?		X			522110 523110 522210		71521
52	1.2.1.2.1.4.3		Brokering and Dealing Products, bankers development bonds										523110 523120	

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Provisional Product List for NAICS 52: Finance and Insurance*

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Industry Subject Area	Working Group Code	Tri-lateral Detail	English Title	English Definition	Product Exists in:			National Product Detail			NAICS Industries Producing the Product			CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	1.2.1.2.1.5		Brokering and Dealing Products, Non-Financial Corporation Notes and Bonds	Brokering and dealing notes and bonds of non-financial corporations.	X	X	X		X		523120	522110 523110 522210		71521*
52	1.2.1.2.1.5.1		Brokering and Dealing Products, Medium-Term Promissory Notes		?	X	?		X			522110 523110		71521*
52	1.2.1.2.1.5.2		Brokering and Dealing Products, Bonds (Debentures?)		?	X	?		X			522110 523110 522210	523110 523120	71521
52	1.2.1.2.2	X	Brokering and Dealing Products, National Government Notes and Bonds	Brokering and dealing notes and bonds issued by the national government. Includes government agencies. Excludes government-owned commercial enterprises. Excludes government-sponsored entities.	X	X	X				523120	522110 523110 522210	523110 523120	71521*
52	1.2.1.2.3	X	Brokering and Dealing Products, State, Provincial and Local Government Notes and Bonds	Brokering and dealing notes and bonds issued by sub-national levels of government.	X	X	X				523120	522110 523110 522210	523110 523120	71521*
52	1.2.1.2.4	X	Brokering and Dealing Products, Foreign Government Notes and Bonds	Brokering and dealing notes and bonds issued by foreign governments.	X	X	X				523120	522110 523110 522210	523110 523120	71521*
52	1.2.2	X	Brokering and Dealing Products, Equities	Brokering and dealing equity securities.	X	X	X				523120	522110 523110	523110 523120	71521*
52	1.2.2.01		Brokering and Dealing Products, Common Stock	Brokering and dealing common stocks.	X	X	X	X		X	523120		523110 523120	71521*
52	1.2.2.02		Brokering and Dealing Products, Preferred Stock	Brokering and dealing preferred stocks.	X	X	X	X		X	523120		523110 523120	71521*

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Provisional Product List for NAICS 52: Finance and Insurance*

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Industry Subject Area	Working Group Code	Tri-lateral Detail	English Title	English Definition	Product Exists in:			National Product Detail			NAICS Industries Producing the Product			CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	1.2.2.03		Brokering and Dealing Products, Convertible Bonds	Brokering and dealing convertible bonds.	X	X	X	X		X	523120		523110 523120	71521*
52	1.2.2.04		Brokering and Dealing Products, Warrants	Brokering and dealing warrants.	X	X	X	X		X	523120		523110 523120	71521*
52	1.2.2.05		Brokering and Dealing Products, Equities, Industrial Corporations	Brokering and dealing equities of industrial corporations.	X	X	X		X		523120	522110 523110		71521*
52	1.2.2.06		Brokering and Dealing Products, Equities, Commercial Corporations	Brokering and dealing equities of commercial corporations.	X	X	X		X		523120	522110 523110		71521*
52	1.2.2.07		Brokering and Dealing Products, Equities, Non-Financial Services Corporations	Brokering and dealing equities of non-financial services corporations.	X	X	X		X		523120	522110 523110		71521*
52	1.2.2.08		Brokering and Dealing Products, Equities, Financial Corporations	Brokering and dealing equities of financial services corporations.	X	X	X		X		523120	522110 523110		71521*
52	1.2.2.09		Brokering and Dealing Products, Equities, Holding Companies	Brokering and dealing equities of holding companies.	X	X	X		X		523120	522110 523110		71521*
52	1.2.2.99		Brokering and Dealing Products, Other Equities	Brokering and dealing other equities.	X	X	X				523120	522110 523110	523110 523120	71521*
52	1.2.2.99.1		Brokering and Dealing Products, American Depository Receipts	Brokering and dealing American Depository Receipts and similar certificates. Includes trading in International Depository Receipts, New York Shares, etc.	?	X	X		X	X	523120	522110 523110	523110 523120	71521*
52	1.2.2.99.2		Brokering and Dealing Products, Estate Contribution Certificates	Brokering and dealing Estate Contribution Certificates	?	X	?		X		523120	522110 523110		71521*

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Provisional Product List for NAICS 52: Finance and Insurance*

1 Industry Subject Area	2 Working Group Code	3 Tri- lateral Detail	4 English Title	5 English Definition	6 7 8 Product Exists in:			9 10 11 National Product Detail			12 13 14 NAICS Industries Producing the Product			15 CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	1.2.2.99.9		Brokering and Dealing Products, All Other Equities	Brokering and dealing all other equities.	X	X	X		X	X	523120	522110 523110	523110 523120	71521*
52	1.2.3		Brokering and Dealing Products, Derivatives Contracts	Brokering and dealing derivatives contracts.	X	X	X				523140	522110 523110	523110 523120 523130 523140	71521* 71522*
52	1.2.3.1		Brokering and Dealing Products, Derivatives Contracts, Exchange-traded	Brokering and dealing derivatives contracts on exchanges.	X	X	X				523140	523110	523110 523120 523130 523140	71521* 71522*
52	1.2.3.1.1	X	Brokering and Dealing Products, Futures Contracts, Exchange-traded	Brokering and dealing futures contracts on exchanges.	X	X	X				523140	523110	523110 523120 523130 523140	71522*
52	1.2.3.1.2	X	Brokering and Dealing Products, Option Contracts, Exchange-traded	Brokering and dealing option contracts on exchanges.	X	X	X				523140	523110	523110 523120 523130 523140	71521*
52	1.2.3.2		Brokering and Dealing Products, Derivatives Contracts, Traded Over-the-counter	Brokering and dealing derivatives contracts over-the-counter.	X	X	X				523140	522110	523130 523140	71521* 71522*
52	1.2.3.2.1	X	Brokering and Dealing Products, Forward Contracts, Traded Over-the-counter	Brokering and dealing forward contracts over-the-counter.	X	X	X				523140	522110	523130 523140	71522*
52	1.2.3.2.2	X	Brokering and Dealing Products, Swaps, Traded Over-the-counter	Brokering and dealing swap contracts over-the-counter.	X	X	X				523140	522110	523130 523140	71522*
52	1.2.3.2.3	X	Brokering and Dealing Products, Option Contracts, Traded Over-the-counter	Brokering and dealing option contracts over-the-counter.	X	X	X				523140	522110	523130 523140	71521*

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Provisional Product List for NAICS 52: Finance and Insurance*

1 Industry Subject Area	2 Working Group Code	3 Tri- lateral Detail	4 English Title	5 English Definition	6 Product Exists in:			9 National Product Detail			12 NAICS Industries Producing the Product			15 CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	1.2.3.2.9	X	Brokering and Dealing Products, Other Derivatives Contracts, Traded Over-the-counter	Brokering and dealing derivative contracts, other than forward, swap or option contracts, over-the-counter.	X		X				523140	522110	523130 523140	71522*
52	1.2.3.2.9.1		Brokering and Dealing Products, Credit Derivatives, Traded Over-the-counter	Brokering and dealing credit derivatives contracts over-the-counter.	X		X		X		523140		523130 523140	71522*
52	1.2.3.2.9.9		Brokering and Dealing Products, All Other Derivatives Contracts, Traded Over-the-counter	Brokering and dealing derivative contracts, other than forward, swap, option or credit derivatives contracts, over-the-counter.	X		X		X		523140		523130 523140	71522*
52	1.2.4	X	Foreign Currency, Wholesale	Brokering and dealing foreign currencies, on a wholesale basis, for a fee. Excludes retail buying and selling of currencies.	X	X	X				523140	523121	523130 523140	71522*
52	1.2.5	X	Brokering and Dealing Products, Investment Company Securities	Brokering and dealing investment company securities (mutual funds, closed-end funds, unit investment trusts).	X	X	X				523120 523920	523310	522110 523110 523120 523920	71521*
52	1.2.5.1		Brokering and Dealing Products, Open-end (Mutual) Funds	Brokering and dealing open-end funds, also known as mutual funds.	X		X	X	X		523120 523920		522110 523110 523120 523920	71521*
52	1.2.5.2		Brokering and Dealing Products, Closed-end Funds	Brokering and dealing closed-end funds.	X	X	X	X	X		523120 523920		522110 523110 523120 523920	71521*
52	1.2.5.3		Brokering and Dealing Products, Unit Investment Trusts	Brokering and dealing unit investment trusts.	X		X	X	X		523120 523920		522110 523110 523120 523920	71521*
52	1.2.5.4		Brokering and Dealing Products, Fixed-Income Funds	Brokering and dealing investment company fixed-income funds.	X	X	X		X		523120 523920	523310		71521*
52	1.2.5.5		Brokering and Dealing Products, Equity Funds	Brokering and dealing investment company equity funds.	X	X	X		X		523120 523920	523310		71521*

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Provisional Product List for NAICS 52: Finance and Insurance*

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Industry Subject Area	Working Group Code	Tri-lateral Detail	English Title	English Definition	Product Exists in:			National Product Detail			NAICS Industries Producing the Product			CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	1.2.5.6		Brokering and Dealing Products, Balanced Funds	Brokering and dealing investment company balanced funds.	X	X	X		X		523120 523920	523310		71521*
52	1.2.5.9		Brokering and Dealing Products, Other Investment Company Securities	Brokering and dealing other investment company funds.	X	X	X				523120 523920	523310	522110 523110 523120 523920	71521*
52	1.2.6	X	Brokering and Dealing Products, Other Financial Instruments	Brokering and dealing financial instruments, not elsewhere specified. Includes commodity pools and face-amount certificates.	X	X	X				523120 523920 523990	523310	523110 523120 523920 523999	71521*
52	1.2.6.1		Brokering and Dealing Products, Real Estate Investment Trusts	Brokering and dealing shares of Real Estate Investment Trusts (REITs).	X			X	X		523120 523920		523110 523120 523920	71521*
52	1.2.6.2		Brokering and Dealing Products, Loans	Brokering and dealing individual loans in the secondary market. Excludes loan syndications, loan originations, and the trading of collateralized loan obligations or other asset-backed securities.	X			X	X		523990		523999	71521*
52	1.2.6.9		Brokering and Dealing Products, All Other Financial Instruments	Brokering and dealing other financial instruments, not elsewhere specified.	X			X	X		523990		523999	71521*
52	1.2.7	X	Brokerage Correspondent Products	A service performed by a broker-dealer that has access to a particular securities exchange, for another brokerage that does not. The service consists of the former carrying out trades on behalf of the latter.	X	X	X				523120 523140	522110 523110 522210	523110 523120 523140 523999	71521*
52	1.3		Financing Related to Securities	Services that provide financing related to trading and dealing in securities. These services generally involve the use of securities as collateral, either to fund trading in the securities themselves, or to provide financing for other purposes.	X	X	X				522112 523120 523140	521110 522110 522210 523110 523310	522110 523110 523120 523140	
52	1.3.1	X	Securities Lending	Similar to repurchase agreements, specific securities are transferred by financial entities, including custodians, under agreement to be returned on a specific date or on demand. Typically, securities lending occurs to cover a short sale or a customer's failure to deliver securities sold. The securities borrower is generally required to provide cash or securities as collateral.	X	X	X				522112	521110 522110 522210 523110 523310	522110 523110 523120 523140	?

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Industry Subject Area	Working Group Code	Tri-lateral Detail	English Title	English Definition	Product Exists in:			National Product Detail			NAICS Industries Producing the Product			CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	1.3.2	X	Repurchase Agreements	The sale of a security to a counterparty for cash with an agreement to repurchase it at a fixed price on a specified future date. A reverse-repurchase agreement is from the perspective of the counterparty to a repurchase agreement, i.e., the purchase of a security from a counterparty for cash with an agreement to sell it at a fixed price on a specified future date.	X	X	X				522112	521110 522110 522210 523110 523310	522110 523110 523120 523140	?
52	1.3.9	X	Other Financing Related to Securities	Services that provide financing related to trading and dealing in securities, other than securities lending and repurchase agreements.	X	X	X				523120 523140	521110 522110 523110 523120 523140 523310	522110 523110 523120 523140	71135*
52	1.3.9.1		Margin Lending	Loans made through margin accounts, a brokerage account which permits investors to buy securities with money borrowed from the broker. The brokerage firm has the right to demand settlement of the account at any time and, if it deems necessary, can sell other securities held in the investor's account to repay the balance. (Source: Royal Bank)	X	X	X	X		X	523120 523140		522110 523110 523120 523140	71135*
52	1.3.9.9		All Other Financing Related to Securities		X	X	X	X		X	?		522110 523110 523120 523140	71135*
52	1.4		Trading Securities and Commodity Contracts on Own Account	Gains made from buying and selling security and commodity contracts, on own account.	X	X	X				All 523110 523130 523910 524111 524112	52	522110 523110 523120 523130 523910 524111 524113 524114 524126 524127 524128	Out of scope
52	1.4.1	X	Trading Debt Instruments on Own Account	Gains made from buying and selling debt securities, on own account.	X	X	X					52	522110 523110 523120 523130 523910 524111 524113 524114 524126 524127 524128	Out of scope

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Provisional Product List for NAICS 52: Finance and Insurance*

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Industry Subject Area	Working Group Code	Tri-lateral Detail	English Title	English Definition	Product Exists in:			National Product Detail			NAICS Industries Producing the Product			CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	1.4.2	X	Trading Equities on Own Account	Gains made from buying and selling equity securities, on own account.	X	X	X					52	522110 523110 523120 523130 523910 524111 524113 524114 524126 524127 524128	Out of scope
52	1.4.3	X	Trading Derivatives Contracts on Own Account	Gains made from buying and selling derivative contracts, on own account.	X	X	X					52	522110 523110 523120 523130 523910 524111 524113 524114 524126 524127 524128	Out of scope
52	1.4.4	X	Trading Foreign Currency (Wholesale), on Own Account	Gains made from buying and selling foreign currencies, on own account.	X	X	X					52	522110 523110 523120 523130 523910 524111 524113 524114 524126 524127 524128	Out of scope
52	1.4.9	X	Trading Other Securities and Commodity Contracts on Own Account	Gains made from buying and selling financial instruments other than debt securities, equity securities, derivative contracts or foreign currencies, on own account.	X	X	X					52	522110 523110 523120 523130 523910 524111 524113 524114 524126 524127 524128	Out of scope
52	1.5		Account and Cash Management Products	Money management services, provided to customers by means of deposit accounts, such as checking, saving and time accounts, and specialized cash management services that enable businesses to handle cash, transfer monies, and in general make and receive payments.	X	X	X				522111 522112 522130 522190 522390 561510	5221 5222 5223	522110 522120 522130 522190 522390 523991	

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1 Industry Subject Area	2 Working Group Code	3 Tri- lateral Detail	4 English Title	5 English Definition	6 7 8 Product Exists in:			9 10 11 National Product Detail			12 13 14 NAICS Industries Producing the Product			15 CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	1.5.1		Deposit Account-Related Products	Services related to general-purpose deposit accounts, both demand and time. These services allow accounts to be created or closed, and used to make deposits, withdrawals, transfers, etc. These services may be sold individually or as a package of services. Excludes services related to specialized business deposit accounts.	X	X	X				522111 522112 522130 522190	5221 5222 5223	522110 522120 522130 522190 523991	71122*
52	1.5.1.1	X	Account Service Packages	A bundle of deposit account-related services, such as checks, account statements, ATM transactions, etc., provided for a flat fee, usually paid monthly. The services included in the package may include non-deposit services, such as travelers' checks. Excludes business account service packages.	X	X	X				522111 522112 522130 522190	5221 5222 5223	522110 522120 522130 522190 523991	71122*
52	1.5.1.2	X	Separately-Priced Deposit Account Products	Deposit account-related services sold on an individual basis, such as check and share draft processing, handling of returned deposit items and non-sufficient funds situations, performing stop payments, providing statements, canceled checks and other information items, providing window services. Includes charges made for ATM transactions against regular deposit accounts. Includes charges related to time deposit accounts, such as early withdrawal fees. Excludes services related to business deposit accounts.	X	X	X				522111 522112 522130 522190	5221 5222 5223	522110 522120 522130 522190 523991	71122*
52	1.5.1.2.1		Separately-Priced Demand Deposit Account Products	Deposit account-related services sold on an individual basis, such as check and share draft processing, handling of returned deposit items and non-sufficient funds situations, performing stop payments, providing statements, canceled checks and other information items, providing window services. Includes charges made for ATM transactions against regular deposit accounts. Excludes services related to business deposit accounts.	X	X	X	X		X	522111 522112 522130 522190		522110 522120 522130 522190 523991	71122*
52	1.5.1.2.1.1		Separately-Priced Check and Share Draft Processing Charges	Clearing checks and share drafts through deposit accounts.	X	X	X			X	522111 522112 522130 522190		522110 522120 522130 522190 523991	71122*
52	1.5.1.2.1.2		Separately-Priced Deposit Items Returned	Checks, drafts, or notes returned unpaid to the originating bank because they may result in a loss if honored (Source: Barron's)	X	X	X			X	522111 522112 522130 522190		522110 522120 522130 522190 523991	71122*

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1 Industry Subject Area	2 Working Group Code	3 Tri- lateral Detail	4 English Title	5 English Definition	6 7 8 Product Exists in:			9 10 11 National Product Detail			12 13 14 NAICS Industries Producing the Product			15 CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	1.5.1.2.1.3		Separately- Priced Not Sufficient Funds Products	(NSF) Fees charged for checks returned because of insufficient funds available.	X	X	X			X	522111 522112 522130 522190		522110 522120 522130 522190 523991	71122*
52	1.5.1.2.1.4		Separately- Priced Stop Payment Products	The processing of orders by the writer of a check that payment should not be honored. (Source: Barron's)	X	X	X			X	522111 522112 522130 522190		522110 522120 522130 522190 523991	71122*
52	1.5.1.2.1.5		Separately- Priced Account Information Products	Services that provide customers with information about the status of their accounts, and transactions made against the accounts. Includes balance enquiry services, provision of monthly statements, and other customized information services offered to deposit account holders.	X	X	X			X	522111 522112 522130 522190		522110 522120 522130 522190 523991	71122*
52	1.5.1.2.1.6		Separately- Priced Canceled Check Products	Services that provide account holders with checks that have cleared through their accounts. Either originals or copies may be provided; copies may be printed or electronic. Microfilm or scanned files may be the source of copies.	X	X	X			X	522111 522112 522130 522190		522110 522120 522130 522190 523991	71122*
52	1.5.1.2.1.7		Separately- Priced Window Products	Services to account holders, by tellers in the physical facilities of branches of financial institutions, rather than by electronic methods.	X	X	X			X	522111 522112 522130 522190		522110 522120 522130 522190 523991	71122*
52	1.5.1.2.1.8		Separately- Priced ATM Products	Services to account holders, using automated banking machines, and separately charged for.	X	X	X			X	522111 522112 522130 522190		522110 522120 522130 522190 523991	71122*
52	1.5.1.2.1.9		Other Separately- Priced Demand Deposit Account Products	Deposit account-related services sold on an individual basis, except check and share draft processing, handling of returned deposit items and non-sufficient funds situations, performing stop payments, providing statements, canceled checks and other information items, window services, or ATM transaction services.	X	X	X			X	522111 522112 522130 522190		522110 522120 522130 522190 523991	71122*
52	1.5.1.2.2		Separately- Priced Time Deposit Account Products	Services related to time deposit accounts. Revenues earned include fees such as early withdrawal penalties.	X	X	X	X		X	522111 522112 522130 522190		522110 522120 522130 522190 523991	71122*
52	1.5.2		Cash Handling and Management Products	Services that provide specialized deposit account and cash management services to business and government.	X	X	X				522111 522112 522130 522190	5221 5522	522110 522120 522130 522190 523991	71121 71122* 85400*

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Industry Subject Area	Working Group Code	Tri-lateral Detail	English Title	English Definition	Product Exists in:			National Product Detail			NAICS Industries Producing the Product			CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	1.5.2.1	X	Business Account and Cash Management Products	Services that provides deposit account services to businesses and similar clients, and manage the flow of funds into and out of these accounts. These services expedite collections while controlling disbursements. These services may be sold as individual services, or provided in bundled packages.	X	X	X				522111 522112 522130 522190	522110 523121 522120 522130 522190 523991	522110 522120 522130 522190 523991	71121* 71122*
52	1.5.2.1.1		Business Account and Cash Management Service Packages	A package of account and cash management services provided to business and similar clients, for a flat fee.	X	X	X	X		X	522111 522112 522130 522190		522110 522120 522130 522190 523991	71121* 71122*
52	1.5.2.1.2		Separately-Priced Business Account and Cash Management Products	Separately-priced account and cash management services provided to business and similar clients.	X	X	X	X		X	522111 522112 522130 522190		522110 522120 522130 522190 523991	71121* 71122*
52	1.5.2.1.2.1		Wire Transfers	Provision of orders to pay funds electronically by wire or telephone instruction, usually involving a large dollar payment. (Source: Barron's)	X	X	X	X		X	522111 522112 522130 522190		522110 522120 522130 522190 523991	71122*
52	1.5.2.1.2.2		Controlled and Delayed Disbursement Products	Controlled disbursement is a funds management technique designed to maximize the funds available for investment in the money market or for payment to trade creditors. (Source: Barron's) Delayed disbursement is a practice in cash management whereby firms pay vendors and other corporations by disbursing the payments from a bank in a remote city. also called remote disbursement, maximizes clearing float (Source: Barron's)	X	X	X	X		X	522111 522112 522130 522190		522110 522120 522130 522190 523991	71122*
52	1.5.2.1.2.3		Depository Transfer Check Products	Services that facilitate transfers of funds from accounts at dispersed locations to a concentration account, by use of pre-printed, unsigned, non-negotiable bank drafts.	X	X	X	X		X	522111 522112 522130 522190		522110 522120 522130 522190 523991	71122*
52	1.5.2.1.2.4		Cash Management Concentration Account Products	Services that manage transfers of funds between accounts.	X	X	X	X		X	522111 522112 522130 522190		522110 522120 522130 522190 523991	71122*

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Industry Subject Area	Working Group Code	Tri-lateral Detail	English Title	English Definition	Product Exists in:			National Product Detail			NAICS Industries Producing the Product			CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	1.5.2.1.2.5		Lock Box Products	<p>A deposit-related service whereby a business establishes a post office box for a client and then picks up all mail from the box throughout the day. The envelopes are opened, checks removed and deposited. An electronic version of this service (Internet, electronic or telephone banking) verifies the days electronic transactions and supplies a report on demand (i.e., online).</p> <p>"A lock box is a unique post office box used for invoice payments. It is set up for [a] company so that mail may be picked up daily and prepared for bank deposit. Companies outsource this function to CIT when they want to reduce the expenses of an existing lock box, get quicker availability of funds than they can from their existing bank, or need their return items handled more efficiently. (Source: CIT Group)</p>	X	X	X	X		X	522111 522112 522130 522190		522110 522120 522130 522190 523991	71122*
52	1.5.2.1.2.6		Account Reconciliation Products	<p>Services that facilitate the reconciliation of customer's accounts.</p> <p>Bookkeeping service offered by banks, usually for a fee, to assist customers in balancing their checkbooks. Some banks provide, as a cash management service to corporate customers, an electronic reconciliation service that automatically balances a checking account, lists checks paid and deposits posted, and summarizes all account activity for an accounting period. (Source: Barron's)</p>	X	X	X	X		X	522111 522112 522130 522190		522110 522120 522130 522190 523991	71122*
52	1.5.2.1.2.9		Other Separately-Priced Cash Management Products		X	X	X	X		X	522111 522112 522130 522190		522110 522120 522130 522190 523991	71121* 71122*
52	1.5.2.2	X	Correspondent Account Products	Services provided by one bank to another, generally for the second bank's customers requiring services of a type that the first bank does not provide or in a location that the first bank does not operate in.	X	X	X				522112	522110 522210	522110 523991	71121*
52	1.5.2.9	X	Other Cash Handling and Management Products	Coin and currency counting products, night and lobby deposit box products and other business account and cash management products, not elsewhere classified..	X	X	X				522111 522112 522130 522190	5221	522110 522120 522130 522190 523991	71121*

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Industry Subject Area	Working Group Code	Tri-lateral Detail	English Title	English Definition	Product Exists in:			National Product Detail			NAICS Industries Producing the Product			CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	1.5.2.9.1		Coin and Currency Counting Products	A service to count currency and coins performed generally for businesses that handle a great deal of cash (as opposed to check or credit card transactions), such as soft drink and other vending machine companies, car washes, laundries, and gambling operations.	X	X	X	X		X	522111 522112 522130 522190		522110 522120 522130 522190 523991	85400*
52	1.5.2.9.2		Night and Lobby Deposit Box Products	Services provided to account holders who need to deposit their daily cash and other receipts after normal business hours. Night depository: bank vault accessible by key for merchant deposits after banking hours and on weekends. Many banks have night collection boxes for deposit of daily cash, checks, and credit card sales drafts. (Source: Barron's)	X	X	X	X		X	522111 522112 522130 522190		522110 522120 522130 522190 523991	
52	1.5.2.9.9		All Other Cash Handling and Management Products	Other business account and cash management products, not elsewhere classified.	X	X	X	X		X	522111 522112 522130 522190		522110 522120 522130 522190 523991	
52	1.5.3		Document Payment Products	Services that provide documents that can be used as payment instruments, such as money orders, traveler's checks and letters of credit. Includes services of certifying checks.	X	X	X				522111 522112 522130 522190 522390 561510	5221 523121 523122	522110 522120 522130 522190 522390 523991	71122* 71135*
52	1.5.3.1	X	Cashier's and Certified Check Products	Cashier's checks are negotiable instruments drawn on the bank itself (the bank is then both drawer and drawee) and paid for by the customer who may require an official instrument of the bank. Certified checks are business or personal deposit account checks stamped with the paying bank's certification that: 1) the maker's signature is genuine; and 2) there are sufficient funds in the account to cover the check. Once certified, a check becomes an obligation of the bank, and is paid out of bank funds.	X	X	X				522111 522112 522130 522190	5221 5222	522110 522120 522130 522190 523991	71122*
52	1.5.3.2	X	Money Orders	A form of negotiable instrument calling for the payment of money to the named payee and providing a safe and convenient means for persons not having checking accounts to remit funds. There are three parties to a money order: the remitter (payer), the payee, and the drawee. The advantages of money orders are their low cost and presentation to their original place of purchase is not required for payment.	X	X	X				522111 522112 522130 522190 522390	5221 523121 523122	522110 522120 522130 522190 522390 523991	71122*

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Industry Subject Area	Working Group Code	Tri-lateral Detail	English Title	English Definition	Product Exists in:			National Product Detail			NAICS Industries Producing the Product			CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	1.5.3.3	X	Travelers' Checks	Negotiable instruments sold in set denominations, in various currencies, usually used to facilitate paying for expenses on trips. The issuing institution promises to replace these instruments if lost or stolen.	X	X	X				522111 522112 522130 522190 522390 561510	5221 523121 523122	522110 522120 522130 522190 522390 523991	71122*
52	1.5.3.4	X	Letters of Credit	A guarantee of payment by a bank (issuing institution) to a third party for a specific amount of money, if certain conditions are met.	X	X	X				522112	5221	522110	71135*
52	1.5.3.4.1		Traveler's Letter of Credit	Letter of credit addressed to the issuing bank's correspondents, authorizing them to honor drafts drawn by the bearer up to the authorized credit line. ... usually is prepaid by the customer (Source: Barron's)	X	X	X			X			522110	71135*
52	1.5.3.4.2		Standby Letters of Credit	Letter of credit that represents an obligation by the issuing bank on a designated third party (the beneficiary) that is contingent on the failure of the bank's customer to perform under the terms of a contract with the beneficiary. Also called a "Performance Bond". A standby letter of credit is most often used as a credit enhancement, with the understanding that, in most cases, it will never be drawn against or funded. (Source: Barron's) These can be designed to enhance the creditworthiness of securities issues or of businesses.	X	X	X			X			522110	71135*
52	1.5.3.4.9		Other Letters of Credit		X	X	X			X			522110	71135*
52	1.5.3.9	X	Other Document Payment Products	Services that provide documents that can be used as payment instruments, other than cashier's checks, certified checks, money orders, traveler's checks and letters of credit.	X	X	X				522111 522112 522130 522190	5221	522110 522120 522130 522190 523991	71135*
52	1.5.4	X	Foreign Currency Exchange Products - Retail	Exchanging the currency of one country for that of another, in small amounts for the convenience of travelers.	X	X	X				523130	523121 523122	522110 522293 522390 523130	71552
52	1.6		Products Supporting Financial Services	Products that support the provision of financial services, such as trust services, stock exchanges, clearing and settlement systems, financial planning services, and investment management services.	X	X	X							
52	1.6.1	X	Trust Products	Trust products involve one party establishing a fiduciary relationship with a second party, such that the second party manages property for the benefit of either the first party or others.	X	X	X				522111 522112 523920 523990		522110 522120 523920 523991	71532 71533*

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Industry Subject Area	Working Group Code	Tri-lateral Detail	English Title	English Definition	Product Exists in:			National Product Detail			NAICS Industries Producing the Product			CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	1.6.1.1		Trust Products for Businesses and Governments	Trust products for clients such as businesses and governments.	X		X	X		X	522111 522112 523920 523990		522110 522120 523920 523991	71532*
52	1.6.1.1.1		Retirement and Benefit Products for Businesses and Governments	The administration and management of corporate funds intended for employee benefits and employee benefit plans. Includes trust services related to profit-sharing plans.	X	X	X	X		X	522111 522112 523920 523990		522110 522120 523920 523991	71532*
52	1.6.1.1.1.1		Employee Benefits Products	Acting as trustee for employee benefits and employee benefit plans, other than those listed under "Corporate Agency Services," above. These may include health benefit plans, life insurance and annuity plans, pension plans, and 401(K) plans.	X		X	X		X	522111 522112 523920 523990		522110 522120 523920 523991	71532*
52	1.6.1.1.1.2		Employee Tax-deferred Retirement Plan Products	US: 401(K) plan services	X		X	X		X	522111 522112 523920 523990		522110 522120 523920 523991	71532*
52	1.6.1.1.1.3		Employee Profit Sharing Plan Products		X		X	X		X	522111 522112 523920 523990		522110 522120 523920 523991	71532*
52	1.6.1.1.1.9		Other Retirement and Benefit Products for Businesses and Governments		X		X	X		X	522111 522112 523920 523990		522110 522120 523920 523991	71532*
52	1.6.1.1.2		Corporate Trust Administration		X	X	X	X		X	522111 522112 523920 523990		522110 522120 523920 523991	71532*
52	1.6.1.1.3		Corporate Trust Agency Products	In an agency relationship, as opposed to a trustee relationship, the agent is given specific authority by a principal to carry out certain duties or transactions. Such services include safekeeping, custodian, managing agent (usually of some real estate or other assets) and escrow agent.	X		X	X		X	522112 523990		522110 523991	71532*
52	1.6.1.1.3.1		Clearing Agent Products		X		X			X			522110 523991	71532*
52	1.6.1.1.3.2		Transfer Agent Products	The services of issuing, registering and redeeming securities on behalf of the issuers of the securities.	X		X			X			522110 523991	71532*
52	1.6.1.1.3.3		Registrar Products	The service of maintaining records of the number of stock shares or securities canceled and reissued.	X		X			X			522110 523991	71532*
52	1.6.1.1.3.4		Paying Agent Products	The service of making principal and interest payments to bondholders.	X		X			X			522110 523991	71532*

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Industry Subject Area	Working Group Code	Tri-lateral Detail	English Title	English Definition	Product Exists in:			National Product Detail			NAICS Industries Producing the Product			CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	1.6.1.1.3.5		Dividend Reinvestment and Disbursing Products		X		X			X			522110 523991	71532*
52	1.6.1.1.3.6		Fiscal Agent Products	The services of disbursing funds for dividend payments, redeeming bonds and coupons and performing other trust services for bond issuers (Source: paraphrase of Barron's) An entity (normally a bank or trust company) acting in a non-fiduciary agency capacity for an issuer of bonds or notes (usually a national, state, or municipal government or government body) to provide for control and servicing of the issue, including the payment of principal and interest, and to perform other duties related to financial matters. (Source: Denise C Dittrich)	X		X			X			522110 523991	71532*
52	1.6.1.1.4		Trust Custody Products for Business and Government	The services of holding client's assets in safekeeping, collecting dividends and interest payments, and selling or delivering securities as instructed by the client. A fund's custodian or custodial bank performs administrative work for the fund. These responsibilities include holding the securities of the portfolio and performing the fund accounting responsibilities. Custodial banks often act as the funds transfer agent (Source: S&P)	X	X	X	X		X			522110 523991	71532* 71533*
52	1.6.1.2		Personal Trust Products	Under an agreement or contract, established by agreement or declaration in a will, or by order of a court, the bank becomes a trustee under which it holds legal title to property belonging to another. The trust can be active or passive. With passive trusts little or no management of the assets is required.	X		X	X		X	522111 523920 523990		522110 522120 523920 523991	71532*
52	1.6.1.2.1		Personal Trust Administration	The process of administering and managing trusts, such as testamentary trusts, living trusts or institutional trusts, for the benefit of the designated beneficiaries. Smaller trusts are managed commonly as commingled funds or common account trusts. Frequently, a trust administrator will enlist the services of a portfolio manager who will try to maximize the profits on the assets of the trust. In this event, it may be a bundled service.	X	X	X	X		X	522111 523920 523990		522110 522120 523920 523991	71532*

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					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	1.6.1.2.2		Guardianship Administration		X	X	X	X		X	522111 523920 523990		522110 522120 523920 523991	71532*
52	1.6.1.2.3		Personal Trust Agency and Custody Products		X	X	X	X		X	522111 523920 523990		522110 522120 523920 523991	71532*
52	1.6.1.2.3.1		Personal Trust Safekeeping Products	The service of holding securities for a person, including maintaining records and returning the securities at the request of the owner.	X	X	X	X		X			522110 522120 523920 523991	71532*
52	1.6.1.2.3.2		Personal Trust Custody Products	The service of holding securities for a person, including buying, selling and receiving the securities.	X	X	X	X		X			522110 522120 523920 523991	71532*
52	1.6.1.2.3.3		Personal Trust Managing Agent Products		X	X	X	X		X			522110 522120 523920 523991	71532*
52	1.6.1.2.3.4		Personal Trust Escrow Agent Products	Holding securities, cash, documents or other items in safe custody for a person.	X			X	X	X			522110 522120 523920 523991 531390	71532*
52	1.6.1.2.4		Estate Products		X			X	X	X	522111 523920 523990		522110 522120 523920 523991	71532*
52	1.6.1.2.4.1		Estate Planning Products	Pre-planning and providing for the disposition of a client's assets after death. The objective of the process is to reduce estate taxes, settlement costs and other expenses to provide a maximum distribution to the heirs and beneficiaries of the estate. May or may not include preparation of a will.	X	X	X	X		X	522111 523920 523990		522110 522120 523920 523991	71532*
52	1.6.1.2.4.2		Estate Settlement Products	Serving as executor or administrator of a person's estate. The activities performed include inventorying and valuing the estate, seeing that all necessary tax returns are filed, seeing that all debts and claims are settled and distributing the remaining assets according to the will or as directed by law.	X	X	X	X		X	522111 523920 523990		522110 522120 523920 523991	71532*

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Provisional Product List for NAICS 52: Finance and Insurance*

1 Industry Subject Area	2 Working Group Code	3 Tri- lateral Detail	4 English Title	5 English Definition	6 Product Exists in:			9 National Product Detail			12 NAICS Industries Producing the Product			15 CPC Codes	
					C	M	U	C	M	U	Canada	Mexico	U.S.		
															7
52	1.6.1.2.4.2.1		Estate Administration Products	Includes such services as: Immediate identification and valuation of estate assets; collection of assets and recordkeeping; liquidation of sufficient assets to settle debts and expenses; professional management of assets until distribution to heirs; postmortem tax planning to minimize income taxes and estate taxes; Prompt payment of estate and inheritance taxes; Review of insurance coverage and provisions for security of assets; Preparation of decedent's final income tax returns and all fiduciary income tax returns for the estate; Prompt distribution of assets to heirs; Written accounting of all actions as executor.	X		X			X				522110 522120 523920 523991	71532*
52	1.6.1.2.4.2.2		Executor Products		X		X			X				522110 522120 523920 523991	71532*
52	1.6.1.3		Administration of Economic and Social Development Funds		X	X	X		X			522220			71532
52	1.6.1.3.1		Development Funds and Trusts		X	X	X		X			522220			71532
52	1.6.1.3.2		Social Funds and Trusts		X	X	X		X			522220			71532
52	1.6.1.4		Retirement and Welfare Funds		X	X	X		X			523390 524220			71532
52	1.6.1.5		Fund, Trust and Net Worth Management		X	X	X		X			522110 522210			
52	1.6.1.5.1		Banking Trusts		X	X	X		X			522110 522210			71532 71533
52	1.6.1.5.1.1		Administration		X	X	X		X			522110 522210			71532 71533
52	1.6.1.5.1.2		Guarantee		X	X	X		X			522110 522210			71532 71533
52	1.6.1.5.1.3		Investment		X	X	X		X			522110 522210			71532 71533
52	1.6.2		Management of Financial Market and Clearing Products	Services that provide an infrastructure for conducting trades in securities and commodity contracts, and clearing and settlement services for securities, commodities contracts and payments. Includes services that allow trade execution to take place on exchanges or over-the-counter, and clearing and settlement services for those trades.	X	X	X					522329 523210		522329 523210	71523 71541* 71553*

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Industry Subject Area	Working Group Code	Tri-lateral Detail	English Title	English Definition	Product Exists in:			National Product Detail			NAICS Industries Producing the Product			CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	1.6.2.1	X	Payment Clearing and Settlement Products	Services that clear and settle payments for financial transactions other than trades of securities and commodity contracts.	X	X	X				522321 522329	511110 522110	522320	71553* (71541 R)
52	1.6.2.2	X	Security and Commodity Contract Trade Execution, Clearing and Settlement Products	Services that execute, clear and settle trades of securities and commodity contracts and other financial instruments.	X	X	X				522329 523210	511110 523210	522320 523110 523120 523210	71523 71541*
52	1.6.2.2.1		Security and Commodity Contract Trade Execution Products	Services performed by the exchange to execute trades. Includes preliminary report, compare and clear services.	X	X	X	X		X	523210		523210	71541*
52	1.6.2.2.2		Security and Commodity Contract Final Clearing and Settlement Products	Final clearance of securities and commodity contract trades.	X	X	X	X		X	522329		522320	71523
52	1.6.2.3	X	Access to Security and Commodity Contract Trade Execution and Clearing Systems	Services that provide broker-dealers with access to securities or commodity contract trading systems, whether live floor exchanges or electronic systems.	X	X	X				523210	523210	523210	71541*
52	1.6.2.3.1		Security and Commodity Contract Market Membership Dues	Membership dues paid by broker-dealers or others to be members of an exchange.		X	X			X			523210	71541*
52	1.6.2.3.2		Security and Commodity Market Facilities, Equipment and Software Products	Provision of space, equipment, communications lines and software to traders, by lease, rental or sale, by securities exchanges. Includes installation services. Includes such facilities both on and off the trading floor.	X	X	X			X			523210	71541*
52	1.6.2.4	X	Security and Commodity Contract Exchange and Clearing House Listing Products	Services that list securities and other financial instruments on trading, clearing and settlement systems.	X	X	X				523210	523210	522320 523210	71541*
52	1.6.2.9	X	Other Management of Financial Market and Clearing Products	Services that provide an infrastructure for conducting trades in securities and commodity contracts, and clearing and settlement services for securities, commodities contracts and payments, not elsewhere specified. Includes securities coding.	X	X	X				523210	523210	522320 523210	71549*

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1 Industry Subject Area	2 Working Group Code	3 Tri- lateral Detail	4 English Title	5 English Definition	6 7 8 Product Exists in:			9 10 11 National Product Detail			12 13 14 NAICS Industries Producing the Product			15 CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	1.6.3		Automated Clearing House Products	ACH's are computer-based clearing and settlement facilities for interchange of electronic debits and credits among financial institutions. The services provided include direct deposit of payroll and government benefit checks, and payment of bills. The bill payments may be regular, consumer-type payments or business-to-business transactions. (Source: Barron's)	X	X	X				522320	522110 522210 521110	522320	71122* 71553*
52	1.6.3.1	X	ACH Payroll Deposit Products	Services to account holders that allow automated deposit of payroll and other credits to accounts. These services make use of Automated Clearing Houses (ACH).	X	X	X				522320	522110 522210	522320	71553*
52	1.6.3.2	X	ACH Bill and Utility Payment Products	Services to account holders that allow automated withdrawals of bill payments and other debits from accounts. These services make use of Automated Clearing Houses (ACH).	X	X	X				522320	521110 522110 522210	522320	71122* 71553*
52	1.6.3.9	X	Other Automated Clearing House Products	ACH products other than bill payment and direct deposit services.	X	X	X				522320	522110	522320	71553*
52	1.6.4		Financial Planning and Investment Management Products	Providing financial planning and investment management services.	X	X	X				523110 523910 523920 523930	523320 523390 522110 523910 523110	522110 523110 523910 523920 523930 523991	71511 71531* 71551* 82310
52	1.6.4.1	X	Financial Planning and Investment Management Services for Businesses and Governments	Financial planning and investment management services for businesses and governments.	X	X	X				523110 523910 523920 523930	523320 523390 522110 523910 523110	522110 523110 523910 523920 523930 523991	71511 71531* 71551* 82310
52	1.6.4.1.1		Corporate Financial Planning and Advice Products	Advice related to issuing securities, conducting mergers and acquisitions, etc.	X	X	X	X	X		523110 523910 523930	523320 523390 522110 523110 ?	523110 523910 523930	71511 71551* 82310
52	1.6.4.1.1.1		Merger and Acquisition Advisory Products	Advice on issues concerned with merging with, or acquiring, another firm.	X	X	X	X	X		523110	523320 522110 522210 523110 ?	523110	71511 71551* 82310
52	1.6.4.1.1.9		Other Corporate Financial Planning and Advice Products	Includes issuing fairness opinions.	X	X	X	X	X		523910 523930	523320 523390 522110 523110 ?	523110 523910 523930	71551* 82310 (71512 R)

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1 Industry Subject Area	2 Working Group Code	3 Tri- lateral Detail	4 English Title	5 English Definition	6 Product Exists in:			9 National Product Detail			12 NAICS Industries Producing the Product			15 CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	1.6.4.1.2		Investment Management Products for Businesses and Governments	Investment management services for businesses and governments.	X		X	X		X	523920		523920	71531*
52	1.6.4.2	X	Personal Financial Planning and Investment Management Services	Financial planning and investment management services for individuals.	X	X	X				523920 523930		523920 523930	71531* 71551*
52	1.6.4.2.1		Personal Financial Planning and Advice Products	The process of assessing a client's financial situations (i.e., assets, debts, net worth), investment holdings, needs and goals and counseling him or her on how to achieve his/her financial objectives. May involve legal steps, more effective investments, tax reduction strategies, and the use of more bank products and services.	X	X	X	X		X	523930	523320 ?	523930	71551* (71512 R)
52	1.6.4.2.2		Personal Investment Management Products	Designing and managing a portfolio of investments for a client. The manager has a fiduciary responsibility to manage the assets prudently and choose whether stocks, bonds, real estate, or some other assets present the best opportunities for profit at a particular time.	X	X	X	X		X	523920		523920	71531*
52	1.6.9	X	Other Products Supporting Financial Services	Products supporting financial services, not elsewhere classified.	X	X	X					523320		71122* 71553* 85920* (71519 R)
52	1.6.9.1		Loan Servicing	Loan servicing entails the processing of payments of principal and interest, the maintenance of associated accounts such as escrow accounts for the payment of taxes and insurance, and the provision of loan information. (Source: Douglas Weinberg)	X	X	X	X		X	522390		522390	71553* 85920*
52	1.6.9.2		ATM Operation Products	Revenues charged for the use of ATM machines, not associated with the user's financial institution.	X	X	X	X		X	522390?		522320	71122*
52	1.6.9.9		All Other Products Supporting Financial Services	Financial services, all other, not elsewhere classified.	X	X	X	X		X	522390		522320 522390	
52	1.7	X	Insurance Products	Products providing insurance or supporting the provision of insurance. Includes both direct underwriting services and reinsurance services. Includes support activities such as insurance agent and broker services.	X	X	X					524110 524120 524130 524140 524210 524220		713 714 716

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1 Industry Subject Area	2 Working Group Code	3 Tri- lateral Detail	4 English Title	5 English Definition	6 7 8 Product Exists in:			9 10 11 National Product Detail			12 13 14 NAICS Industries Producing the Product			15 CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	1.7.1		Direct Insurance Products	Direct underwriting of insurance policies. Includes policies that incorporate an investment feature. Includes the sale of annuities.	X	X	X				524111 524112 524121 524122 524123 524124 524125 524129	524110 524120 524130 524140	524113 524114 524126 524127 524128	713
52	1.7.1.1		Life and Health Insurance and Annuity Products	Direct underwriting of life and health insurance policies. Includes policies that incorporate an investment feature. Includes the sale of annuities.	X	X	X				524111 524112	524110 524220	524113 524114	7131 7132
52	1.7.1.1.1	X	Life and Health Insurance Products	Direct underwriting of life and health insurance policies. Includes policies that incorporate an investment feature. Includes credit life insurance products.	X	X	X				524111 524112	524110	524113 524114	71311 71312 71320
52	1.7.1.1.2	X	Annuity Products	Sales of annuities.	X	X	X				524111 524112	524220 524110	524113 524114	? (71312 R)
52	1.7.1.2		Surety Bond and Property and Casualty Insurance Products	Underwriting property and casualty insurance policies. Includes the sale of surety bonds.	X	X	X				524121 524122 524123 524124 524125 524129	524120 524130 524140	524126 524127 524128	7133
52	1.7.1.2.1	X	Surety Bond Products	Sale of surety bonds, that guarantee that the bonded party will perform a specified activity, such as completing a construction project on time.	X	X	X				524129	524140	524126	71336
52	1.7.1.2.2	X	Property and Casualty Insurance Products	Underwriting property and casualty insurance policies, providing financial protection against the loss of, or damage to, real and personal property caused by specific perils. Includes policies that incorporate accident insurance.	X	X	X				524121 524122 524123 524124 524125 524129	524120 524130	524126 524127 524128	71331 71332 71333 71334 71335 71339
52	1.7.2		Reinsurance Products	Providing reinsurance services to spread the risk of direct underwriting services.	X	X	X							714
52	1.7.2.1		Life and Health Insurance and Annuity Reinsurance Products	Providing reinsurance services for life and health insurance. Includes reinsurance of annuities.	X	X	X				524131 524132	524110 524220	524130	71410 71420
52	1.7.2.1.1	X	Life and Health Reinsurance Products	Providing reinsurance services for life and health insurance.	X	X	X				524131 524132	524110	524130	71410 71420
52	1.7.2.1.2	X	Annuity Reinsurance Products	Reinsurance of annuities.	X	X	X				524131 524132	524220	524130	?
52	1.7.2.2		Surety Bond and Property and Casualty Reinsurance Products	Providing reinsurance services for property and casualty insurance policies and surety bonds.	X	X	X				524133 524134 524135 524139	524140 524120 524130	524130	71431 71432 71433 71434 71435 71436 71439

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Industry Subject Area	Working Group Code	Tri-lateral Detail	English Title	English Definition	Product Exists in:			National Product Detail			NAICS Industries Producing the Product			CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	1.7.2.2.1	X	Surety Bond Reinsurance Products	Providing reinsurance services for surety bonds.	X	X	X				524139	524140	524130	71436*
52	1.7.2.2.2	X	Property and Casualty Reinsurance Products	Providing reinsurance services for property and casualty insurance policies.	X	X	X				524133 524134 524135 524139	524120 524130	524130	71431 71432 71433 71434 71435 71436* 71439
52	1.7.3		Products Related to Insurance	Products that support the underwriting and reinsuring of insurance policies.	X	X	X				524291 524299 541612	524210	524210 524291 524292 524298	716
52	1.7.3.1	X	Insurance Brokerage and Agency Products	Services of acting as an agent or broker in selling insurance policies.	X	X	X				524291	524210	524210	71610
52	1.7.3.2	X	Expert Products	Providing expert services such as insurance claims adjustment.	X	X	X				541612	524210	524291	71620 71690*
52	1.7.3.3	X	Actuarial Products	Providing actuarial services.	X	X	X				524299	524210	524298	71630
52	1.7.3.9	X	Other Products Related to Insurance	Products that support the underwriting and reinsuring of insurance policies, other than insurance agency and brokerage products, insurance claims adjustment, or actuarial services.	X	X	X				524299	524210	524292 524298	71690*
52	1.8	X	Financial System Regulatory Products	Services provided by central banks, other government agencies, and self-regulatory bodies such as stock exchanges, to regulate financial systems and markets, and the participants in those systems and markets. Includes certifying participants and enforcing regulations. Excludes policy-making activities of central banks.	X	X	X					521110	521110 522320 523210 921130 926150	71119* 71542
52	41		Wholesale Trade Products											
52	41.1		Spot Trading of Commodities	Spot trading of commodities.									523140	
52	44-45		Retail Trade Products											
52	44-45.1		Retail Selling of Goods	Sales to consumers									523210	
52	51		Information Products											

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Industry Subject Area	Working Group Code	Tri-lateral Detail	English Title	English Definition	Product Exists in:			National Product Detail			NAICS Industries Producing the Product			CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	51.1		Securities Information Products	Services that provide information about trading activities on stock and commodity exchanges. These include quotation information about individual stocks, including latest trade price and volume, current bid and offer prices, as well as the values of summary indexes. The information is sold by the exchanges themselves and by resellers such as financial news services.							523210		523210	84210*
52	51.2		Customer Data Sales	Sales of client information to third parties. For example, information of the demographic characteristics, services currently being consumed and contact information of customers to telemarketing companies. The selling company may receive a flat fee or may earn commissions on sales made by the purchasing company.									523120 524113 524114 524126 524127 524130 524210 (partial list)	
52	53		Real Estate Products											
52	53.1		Real Estate Management	Financial institutions may own and rent real estate, as a result of foreclosures or deliberate investments. The income received is rental and lease payments.									522110 531311 531312	
52	53.2		Real Estate Appraisal Products										531320	
52	53.3		Safe Deposit Boxes	The renting of secure boxes, of various sizes, where one can store relatively small items of value such as cash, gold, jewelry or documents.									522110 531130 561431 812990	71533*
52	53.4		Sales of Real Property										522110 ?	
52	54		Professional Products											
52	54.1		Accounting Products										522110 541213 541214 541219	
52	54.1.1		Tax Products	Preparation and processing of all types of individual and corporate tax returns, the analysis of income and investments for tax planning purposes and assistance with tax audits. Also includes electronic filing services and refund anticipation loans. Products may be bundled or sold separately.									522110 541213 541219	
52	54.1.1.1		Tax Preparation Products	Preparation of individual and corporate tax returns.									522110 541213 541219	
52	54.1.1.2		Electronic Tax Payments	Electronic filing of Federal tax returns with the Internal Revenue Service.									522110 541213 541219	

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Industry Subject Area	Working Group Code	Tri-lateral Detail	English Title	English Definition	Product Exists in:			National Product Detail			NAICS Industries Producing the Product			CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	54.1.2		Payroll Products	A customized payroll service to organizations with employees by assuming the process of calculating each employee's gross pay, making all statutory and voluntary deductions, providing current and year-to-date information, and computing the net pay. Then the net pay is either deposited to the employee's account with the bank, sent to another financial institution via an Automated Clearing House (ACH) or paid to the employee by check.									522110 541214 541219	
52	54.2		Legal Products										522110 523991 541199	
52	54.2.1		Preparation of Wills	This service can be offered separately or bundled with estate planning services mentioned earlier. An employee of the trust department, who normally is an attorney, assists a client in declaring his intentions to leave his assets to certain beneficiaries upon his death in a written witnessed document called a "will."									522110 523991 541199	
52	54.2.2		Notary Public Service	A service whereby an employee of the bank is commissioned to attest to and certify certain documents.									441110 522110 522120 522130 541199	
52	54.3		Administration of Companies and Funds										522110 523991 541199 541219 551114 561110	
52	54.3.1		Legal and Accounting Support Products for Funds										522110 523991 541199 541219	
52	54.3.2		General Administration of Companies	The process of assisting a company in establishing a tax-friendly environment (sometimes through the establishment of an offshore facility), through the use of accounting, legal services and other administrative services.									522110 523991 551114 561110	
52	54.4		Sales of Real Property										522110 ?	
52	56		Administrative Support Products										561440	
52	56.1		Collection of Delinquent Accounts	Collection of delinquent accounts. Excludes collection of payments as part of normal loan servicing.									561440	

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Industry Subject Area	Working Group Code	Tri-lateral Detail	English Title	English Definition	Product Exists in:			National Product Detail			NAICS Industries Producing the Product			CPC Codes
					C	M	U	C	M	U	Canada	Mexico	U.S.	
52	91/92/93		Public Administration Products											521110 522320 523210 921130 926110 926150
52	91/92/93.1		Formulation and Implementation of Economic Policy											521110 522320 523210 921130 926110 926150

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