

Provisional Product List for NAICS 52: Finance and Insurance

Industry Subject Area	Working Group Code	Tri-lateral Detail	National Product Detail			US Title	US Definition	NAICS Industries Producing the Product			CPC Code
			Can	Méx	US			Can	Méx	US	
52	1					Financial products	Services that intermediate between borrowers and lenders or investors, or that complement these services.		52 493111 531532 931310		71131 71132 71133 71135
52	1.1					Financing products	Services that provide money or credit to businesses, consumers and governments.	522111 522112 522130 522190 522210 522220 522291 522299 523110 522310 523910 532112 532120 532410 532420 532490	521110 522110 522210 5223 5224 5225 523110 49311 522292 522293 522298	522110 522120 522130 522190 522210 522220 522291 522292 522293 522298	71131 71132 71133 71135
52	1.1.1					Loans	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. Includes interest received, origination and other fees received, and revenue from sales of loans.	522111 522112 522130 522190 522291 522299	521110 522110 522210 5223 522430 522450 493111	522110 522120 522130 522190 522220 522291 522292 522293 522298	71131 71132 71133 71135

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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.	522112 522321	521110 522110 522210	521110 522110 522190	71132 71135
52	1.1.1.1.1			X	X	Loans, to depository financial institutions	Loans to depository financial institutions, such as banks. Excludes financing using purchase-repurchase agreements.	522112 522321	521110 522110 522210	521110 522110 522190	71132 71135
52	1.1.1.1.2			X	X	Broker's call loans	Loans to security and commodity contract brokerages, used to finance underwriting costs and margin lending, usually short-term and secured by securities. Excludes financing using purchase-repurchase agreements.	522112	521110 522110 522210 523110	522110	71135
52	1.1.1.1.9			X	X	Loans, to financial businesses (except depository financial institutions and brokerages)	Loans to financial businesses, other than loans to depository financial institutions, broker's call loans or financing using purchase-repurchase agreements.	522112	521110 522110 522210	522110 522190	71132 71135
52	1.1.1.2					Loans, to non-financial businesses	Loans to non-financial businesses. Includes loans to government-owned enterprises.	522111 522112 522130 522190 522299	522110 522210 5223 522430 522450 493111	522110 522120 522130 522190 522293 522298	71131 71132 71135

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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. Includes loans secured by negotiable warehouse receipts.	522111 522112 522130 522190 522299	522110 522210 5223 522430 522450 49311	522110 522120 522130 522190 522293 522298	71131 71132 71135
52	1.1.1.2.1.1		X		X	Commercial and industrial mortgages	Mortgages secured by commercial and industrial real estate. Includes mortgages on residential properties, such as apartment buildings, for business purposes.	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		X		X	Construction mortgages	Mortgages to finance construction costs during the period of construction, secured by the property being developed. Includes loans to purchase land to be developed for eventual residential use.	522111 522112 522130 522190 522299	522110 522210 5223 522430 522450	522110 522120 522130 522190 522293 522298	71131 71132

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52	1.1.1.2.1.3		X		X	Asset-based lending	Loans secured by specific assets, other than real property, of the borrower. Includes loans secured by accounts receivables, inventory loans, loans secured by negotiable warehouse receipts. Excludes equipment leasing.	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		X		X	Loans secured by accounts receivable	Loans secured by the accounts receivable of the borrower. Excludes sale of accounts receivables at a discount.	522111 522112 522130 522190 522299	522110 522210 5223 (Si el producto existiera)	522110 522120 522130 522190 522293 522298	71135

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52	1.1.1.2.1.3.2		X		X	Inventory loans	Loans made to finance the purchase of inventory, secured by the inventory. Includes loans secured by negotiable warehouse receipts. Includes vehicle dealership financing - loans made to vehicle dealerships, for the purchase of display vehicles. Also known as floor planning or wholesale financing.	522111 522112 522130 522190 522299	493111 (Si el producto existiera)	522110 522120 522130 522190 522293 522298	71135
52	1.1.1.2.1.3.9		X		X	Other asset-based lending	Loans secured by specific assets, other than real property, accounts receivables or inventory, of the borrower. Excludes equipment leasing. Excludes loans secured by negotiable warehouse receipts.	522111 522112 522130 522190 522299	522450 522430 522110 522210 493111 (Si el producto existiera)	522110 522120 522130 522190 522293 522298	71135
52	1.1.1.2.1.4		X		X	Commercial and industrial loans, government-guaranteed	Loans to commercial and industrial businesses, guaranteed by government agencies.	522111 522112 522130 522190 522299	522110 522210 5223 522430	522110 522120 522130 522190 522293 522298	71135
52	1.1.1.2.1.5				X	Agricultural loans	Loans to agricultural businesses.	522111 522112 522130 522190 522299	522110 522210 522220	522110 522120 522130 522190 522293 522298	71131 71132 71135
52	1.1.1.2.1.9		X		X	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.	522111 522112 522130 522190 522299	522110 522210 5223 522430 522450	522110 522120 522130 522190 522293 522298	71135

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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. Excludes credit granted by credit cards.	522111 522112 522130 522190 522299	522110 522210 5223 522430	522110 522120 522130 522190 522293 522298	71135
52	1.1.1.2.2.1		X		X	Working capital loans	Unsecured loan to finance a business' current assets, such as accounts receivables	522111 522112 522130 522190 522299	522110 522210 5223 522430	522110 522120 522130 522190 522293 522298	71135
52	1.1.1.2.2.2		X		X	Insurance premium financing, business	Unsecured loans used to pay insurance premiums.	522111 522112 522130 522190 522299	522110 522210 5223 522430	522110 522120 522130 522190 522293 522298	71135
52	1.1.1.2.2.3		X		X	Loan participations	Loans shared through correspondent banking networks, in order to diversify risk.	522112 522190 522299	522110 522210	522110 522190 522298	71135

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52	1.1.1.2.2.4		X		X	Syndicated loans	Loans shared through a syndicate of lenders, organized through a lead lender.	522112 522190 522299	522110 522210	522110 522190 522298	71135
52	1.1.1.2.2.5		X		X	Lines of credit, to non-financial businesses	An agreement by a lender to lend money to a borrower, subject to specified conditions, such as maximum amount and interest rate. Excludes credit provided by credit cards.	522111 522112 522130 522190 522299	522110 522210 5223 522430	522110 522120 522130 522190 522293 522298	71135
52	1.1.1.2.2.5.1				X	Advised (uncommitted) lines of credit	A line of credit that is not guaranteed by the lender.	522111 522112 522130 522190 522299	522110 522210 5223 522430	522110 522120 522130 522190 522293 522298	71135
52	1.1.1.2.2.5.2				X	Revolving (committed) lines of credit	A line of credit that is guaranteed by the lender.	522111 522112 522130 522190 522299	522110 522210 5223 522430	522110 522120 522130 522190 522293 522298	71135

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52	1.1.1.2.2.6		X		X	Banker's acceptances	A draft or bill of exchange, drawn by the borrower for payment on a specified date, and accepted by a bank. Excludes secondary market trading in bankers' acceptances.	522112	522110 522210	522110 522120 522130 522190 522293 522298	71135
52	1.1.1.2.2.9		X		X	Other unsecured loans, to non-financial businesses	Unsecured loans to non-financial businesses, not elsewhere classified.	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.	522112 522190 522299	521110 522110 522210	522110 522298	71135
52	1.1.1.4					Loans, to consumers	Loans to consumers.	522111 522130 522190 522291 522299	522110 522210 5223 522430 522450	522110 522120 522130 522190 522220 522291 522292 522298	71131 71133

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52	1.1.1.4.1					Loans, to consumers, secured or guaranteed	Loans to consumers, that are secured by collateral. Includes government-guaranteed loans to consumers, such as government-guaranteed student loans.	522111 522130 522190 522291 522299	522110 522210 5223 522430 522450	522110 522120 522130 522190 522220 522291 522292 522298	71131 71133
52	1.1.1.4.1.1	X				Residential mortgage loans	Mortgage loans provided to owner-occupiers, secured by residential real property. Includes adjustable rate mortgages, variable rate mortgages, rollover mortgages, etc.	522111 522130 522190 522299	522110 522430	522110 522120 522130 522292 522298	71131
52	1.1.1.4.1.1.1		X		X	Residential mortgage loans, first	Mortgage loans provided to owner-occupiers, secured by a primary lien on residential real property. Includes adjustable rate mortgages, variable rate mortgages, rollover mortgages, etc.	522111 522130 522190 522299	522110 522430 (Si el producto existiera)	522110 522120 522130 522292 522298	71131

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52	1.1.1.4.1.1.2		X		X	Residential mortgage loans, second and junior	Mortgage loans provided to owner-occupiers, secured by a secondary or junior lien on residential real property.	522111 522130 522190 522299	522110 522430 (Si el producto existiera)	522110 522120 522130 522292 522298	71131
52	1.1.1.4.1.2	X				Other secured or guaranteed loans to consumers	Loans secured by a lien on real property, such as the asset purchased, by other collateral such as one or more valuable assets, or guaranteed by a guarantor, for various purposes		522110 522210 522220 522430 (Si el producto existiera)		71131

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52	1.1.1.4.1.2.1		X		X	Home equity loans	Loans secured by the equity of a borrower's residence, over the value of any outstanding mortgages. Home equity loans may be set up as lines of credit.	522111 522130 522190 522299	522110 522430 (Si el producto existiera)	522110 522120 522130 522190 522292 522298	71131
52	1.1.1.4.1.2.2		X		X	Home improvement loans, secured	Loans secured by collateral, for financing improvements to the borrower's residence.	522111 522130 522190 522299	522110 522210 5223 522430	522110 522120 522130 522190 522292 522298	71133
52	1.1.1.4.1.2.3		X		X	Vehicle loans, consumer	Loans to consumers to purchase automobiles and other vehicles or equipment; the vehicle is collateral for the loan. Includes recreational vehicles and motorcycles. Excludes boats. Report loans for aircraft, including gliders, balloons, etc. in 1.1.1.4.1.02.9 All other secured or guaranteed loans to consumers.	522111 522130 522190 522291 522299	522110 522210	522110 522120 522130 522190 522292 522298	71133

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52	1.1.1.4.1.2. 4				X	Manufactured home loans	Loans, usually secured by the manufactured home itself, to finance the purchase of a manufactured home. Excludes mortgage loans for the purpose of financing purchases of modular housing.	522111 522130 522190 522291 522299	522110 522210 522430	522110 522120 522130 522190 522292 522298	71133
52	1.1.1.4.1.2. 5				X	Boat loans	Loans to consumers, usually secured by the boat itself, to finance the purchase of all types of boats and other water craft.	522111 522130 522190 522291 522299	522110 522210 5223	522110 522120 522130 522190 522292 522298	71133
52	1.1.1.4.1.2. 6				X	Passbook loans	Loans that are secured by a borrower's deposits with the lender.	522111 522130 522190	522110 522210 5223	522110 522120 522130 522190	71133

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52	1.1.1.4.1.2. 7				X	Insurance policy loans	Loans by an insurer, to an insurance policy holder, secured by the cash value of the policy.	524111	522110 522210 5223	524 522298	71133
52	1.1.1.4.1.2. 8				X	Student loans, government-guaranteed	Loans, secured by a government guarantee, used to finance the costs of education for eligible students.	522111 522130	522110 522210 5223 522430	522110 522120 522130 522190	71133
52	1.1.1.4.1.2. 9		X		X	All other secured or guaranteed loans to consumers	All other secured or guaranteed loans to consumers, not elsewhere classified.	522111 522130 522190 522291 522299	522110 522210 5223 522430	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. Excludes credit provided by credit cards.	522111 522130 522190 522291 522299	522110 522210 5223 522430	522110 522120 522130 522190 522293 522298	71133
52	1.1.1.4.2.1		X		X	Personal loans, unsecured	Unsecured loans to consumers, for non-business uses. Includes unsecured home improvement loans.	522111 522130 522190 522291 522299	522110 522210 5223 522430	522110 522120 522130 522190 522293 522298	71133
52	1.1.1.4.2.2		X		X	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 another account.	522111 522130 522190	522110 522210 5223 522430	522110 522120 522130	71133

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52	1.1.1.4.2.9		X		X	Loans, to consumers, unsecured, other	Loans to consumers, that are not secured by collateral, other than personal loans and overdraft protection. Includes unsecured lines of credit except overdraft protection. Includes insurance premium financing of personal insurance policies. Excludes credit provided by credit cards.	522111 522130 522190 522291 522299	522110 522210 5223 522430	522110 522120 522130 522190 522293 522298	71133
52	1.1.2					Credit financing products, except loans	Credit market financing products, other than loans.	522210 522220 522291 522310 532112 532120 532410 532420 532490	522490 522110 522410 522420 522440 522510	522110 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.	522210	522490 522110 522510 5223	522110 522120 522130 522210	71134 71190 71559

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52	1.1.2.1.1					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.	522210	522490 522110 5223	522210	71134 71190 71559
52	1.1.2.1.1.1		X		X	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.	522210	522490 522110 5223	522210	71134
52	1.1.2.1.1.1.1		X		X	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.	522210	522490 522110 5223	522210	71134

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52	1.1.2.1.1.1.2		X		X	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.	522210	522490 522110 5223	522210	71134
52	1.1.2.1.1.1.3		X		X	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.	522210	522490 522110	522210	71134

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52	1.1.2.1.1.2		X		X	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.	522210	522510 522110	522210	71190 71559
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52	1.1.2.1.2		X		X	Credit card association products	Services provided by credit card associations (e.g. Visa, MasterCard, American Express, and Discover) to issuing banks, either separately on an individual fee basis or as a bundle for a single fee. Examples of the products provided include co-branding for credit or credit/debit cards; smart card credit/debit cards to replace former magnetic stripe cards; automatic bill payer services; E-pay services for high volume merchants; point of sale check service; verification/authorization service; promotional programs for card use such as points that can be used like frequent flyer miles; travel insurance and card purchased product insurance; and cash back services for frequent card usage.	522210	522510 522490	522320	71190
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52	1.1.2.2	X				Factoring	<p>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. Includes sale at a discount, by merchants, of food stamps that they have received from customers.</p> <p>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.</p>	522299	522420 522110	522298	71190
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52	1.1.2.2.1			X	Factoring, with recourse	Factoring, with the factor having recourse against the originator of the accounts receivable if the debt is uncollectible.		522420 522110	522298	71190
52	1.1.2.2.2			X	Factoring, without recourse	Factoring, with the factor not having recourse against the originator of the accounts receivable if the debt is uncollectible.	522299	522420 522110	522298	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.	522220 532112 532120 532410 532420 532490	531 532 522410 522110	522110 522220 532112 532120 532411 532412 532420 532490	71140 73
52	1.1.2.3.1			X	Operating leasing products	Leases with a term shorter than the economic life of the leased asset.	522220 532112 532120 532410 532420 532490	52 531 532	522110 522220 532112 532120 532411 532412 532420 532490	73

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52	1.1.2.3.2			X	Finance leasing products	Leases with a term equal to the economic life of the leased asset.	522220 532112 532120 532410 532420 532490	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.	522220 522291	522440 522490	522220 522291	71139
52	1.1.2.4.1			X	Self-financing	Providing credit by means of mutual assistance clubs.	522291	522440		71139

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52	1.1.2.4.2		X		X	Sales financing	Providing credit by means of conditional sales contracts.	522220	522490	522220	71139
52	1.1.2.4.2.1		X		X	Sales financing, business	Sales financing of purchases by businesses.	522220	522440 522490 (Si el producto existiera)	522220	71139

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52	1.1.2.4.2.2		X		X	Sales financing, consumer	Sales financing of purchases by consumers.	522220	522440 522490 (Si el producto existiera)	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.	522299 522310	522490 522110	522310	71559
52	1.1.2.9.1		X		X	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.	522310	522110 522490 (Si el producto existiera)	522310	71559

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52	1.1.2.9.1.1		X		X	Mortgage brokering products	The service of bringing together lenders and borrowers seeking mortgages.	522310	522110 522490 (Si el producto existiera)	522310	71559
52	1.1.2.9.1.9		X		X	Other loan brokering products	The service of bringing together lenders and borrowers seeking loans other than mortgages.	522310	522110 522490 (Si el producto existiera)	522310	71559

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52	1.1.2.9.2		X		X	Deposit brokering products	The service of intermediating between depositors and deposit institutions, aggregating small deposits into larger ones in order to earn higher rates of interest, in return for fees paid by either or both parties.	522310	522110 522490 (Si el producto existiera)	522310	71559
52	1.1.2.9.9		X		X	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.	522299	522110 522490 (Si el producto existiera)	522298	71139

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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.	522299 523110 523910	521110 523110	523110 523910	71200 71512
52	1.1.3.1				Public offering products	Public offering products are services to issuers of securities, to create the initial issue of the security and arrange for its distribution to the public. The terms of the service are defined in an underwriting agreement. The underwriter may purchase the securities from the issuing company, and sell them, or may act as an agent to distribute the securities to investors. If the entire authorized issue is not immediately released to investors, subsequent distributions of the remaining securities (known as secondary distributions) by the underwriter are included in this product.	522299 523110	521110 523110	523110	71200

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52	1.1.3.1.1	X				Public offering products, equity securities	Public offering products for equity securities.	523110	523110	523110	71200
52	1.1.3.1.2	X				Public offering products, debt securities	Public offering products for debt securities.	522299 523110	521110 523110	523110	71200
52	1.1.3.1.2.1		X		X	Public offering products, asset-backed securities	Public offering services of asset-backed securities.	522299 523110	521110 522110 522430 523110 (Si el producto existiera)	523110	71200

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52	1.1.3.1.2.9		X		X	Public offering products, debt securities (except asset-backed)	Public offering services of debt securities other than asset-backed securities.	523110	521110 522110 522430 523110 (Si el producto existiera)	523110	71200
52	1.1.3.2					Private placement of securities	Services to issuers of securities, to create the initial issue of the security and arrange for its sale directly to a private group of investors.	522299 523110 523910	523110 521110	523110	71200 71512

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52	1.1.3.2.1	X				Private placement of equity securities	Services to issuers of equity securities, to create the initial issue of the security and arrange for its sale directly to a private group of investors.	523110 523910	523110	523110	71200 71512
52	1.1.3.2.2	X				Private placement of debt securities	Services to issuers of debt securities, to create the initial issue of the security and arrange for its sale directly to a private group of investors.	522299 523110	521110 523110 522110	523110	71200 71512

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52	1.1.3.2.2.1		X		X	Private placement of asset-backed securities	Services to issuers of asset-backed securities, to create the initial issue of the security and arrange for its sale directly to a private group of investors.	522299 523110	523110 (Si el producto existiera)	523110	71200 71512
52	1.1.3.2.2.9		X		X	Private placement of debt securities (except asset-backed)	Services to issuers of debt securities other than asset-backed securities, to create the initial issue of the security and arrange for its sale directly to a private group of investors.	523110	523110 (Si el producto existiera)	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.	522310 523110 523120 523130 523140 523920 523990	522110 523110 522210 523210 523121 521110	523110 523120 523130 523140	71521 71522

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52	1.2.1				Brokering and dealing products, debt instruments	Brokering and dealing debt instruments	523110 523120 523130 523140 523920	522110 523110 522210 521110	523110 523120	71521
52	1.2.1.1				Brokering and dealing products, money market instruments	Brokering and dealing money market instruments.	523110 523120 523130 523140 523920	522110 523110 522210 521110	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.	523110 523120 523130 523140 523920	522110 523110 522210	523110 523120	71521

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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.	523110 523120 523130 523140 523920	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.	523110 523120 523130 523140 523920	522110 523110 522210	523110 523120	71521
52	1.2.1.1.4	X			Brokering and dealing products, bankers' acceptances	Brokering and dealing bankers' acceptances.	523110 523120 523130 523140 523920	522110 523110 522210	523110 523120	71521

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52	1.2.1.1.5	X			Brokering and dealing products, treasury bills	Brokering and dealing treasury bills.	523110 523120 523130 523140 523920	522110 523110 522210 521110	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.	523110 523120 523130 523140 523920	522110 523110 522210 521110	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.	523110 523120 523130 523140 523920	522110 523110 522210 521110	523110 523120	71521

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52	1.2.1.2.1	X			Brokering and dealing products, corporate and trust notes and bonds	Brokering and dealing corporate notes and bonds.	523110 523120 523130 523140 523920	523110	523110 523120	71521
52	1.2.1.2.1.1		X	X	Brokering and dealing products, corporate and trust notes and bonds, investment grade	Brokering and dealing investment-grade corporate notes and bonds.	523110 523120 523130 523140 523920	522110 523110 522210	523110 523120	71521

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52	1.2.1.2.1.1.1			X	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.	523110 523120 523130 523140 523920	523110 (Si el producto existiera)	523110 523120	71521
52	1.2.1.2.1.1.9			X	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.	523110 523120 523130 523140 523920	523110 (Si el producto existiera)	523110 523120	71521
52	1.2.1.2.1.2		X	X	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.	523110 523120 523130 523140 523920	522110 522210 523110	523110 523120	71521

Provisional Product List for NAICS 52: Finance and Insurance

52	1.2.1.2.1.3		X		X	Brokering and dealing products, asset-backed securities	Brokering and dealing asset-backed securities. Includes securities issued by government-sponsored enterprises.	523110 523120 523130 523140 523920	522110 522210 523110	523110 523120	71521
52	1.2.1.2.1.3.1		X		X	Brokering and dealing products, mortgage-backed securities	Brokering and dealing mortgage-backed securities.	523110 523120 523130 523140 523920	522110 522210 523110	525990	71521

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52	1.2.1.2.1.3.9		X		X	Brokering and dealing products, asset-backed securities except mortgages	Brokering and dealing asset-backed securities, other than mortgage-backed securities.	523110 523120 523130 523140 523920	522110 522210 523110	522110 523110 523120	71521
52	1.2.1.2.1.4			X		Brokering and dealing products, financial corporation notes and bonds	Brokering and dealing notes and bonds of financial corporations	523110 523120 523130 523140 523920	522110 523110 522210	522110 523110 523120	71521

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52	1.2.1.2.1.4. 1			X	Brokering and dealing products, financial promissory notes	These are notes subscribed by financial lessors and financial factoring companies, for circulation in the financial markets. The risk assumed by the investor depends on the solidity of the issuing company, since there is no specific guarantee. The investor may know the degree of risk, according to the opinion of the securities rating institution. The financial lessors and financial factoring companies determine the term of the notes on a case by case basis, but it must not be less than one year nor more than three. The issuers freely determine, in each case, the interest rate they will be obliged to pay, with interest to be paid for specific periods in arrears. To determine the appropriate rates they may use as a reference the rates for bank instruments, as well as the yields in primary placement of CETES and BONDES. The intermediaries will collect the remuneration which they openly agree with their clients. These are traded by the brokerage house and credit institutions; the latter must negotiate through the brokerage houses. These securities may be acquired by natural or legal persons, of Mexican or foreign nationality, as well as by institutional investors.		522110 523110 522210	522110 523110 523120	71521
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Provisional Product List for NAICS 52: Finance and Insurance

52	1.2.1.2.1.4. 2			X	Brokering and dealing products, ordinary participation certificates	These are securities issued by a credit institution in the form of a trust, whose capital resources are made up of goods contributed to it. In spite of the fact that the issuer is a credit institution, it is only liable up to the amount of the fiduciary capital represented by the personal property (see note) contributed to the trust. These certificates are generally placed for terms of 3 to 8 years and may be amortized completely at the maturity date or by partial redemptions before that date. There may be a grace period for the amortization of the principal, that is a time following placement during which only interest is paid, and no principal is redeemed. The issuing bank may determine the yield, which is generally above the net yields offered by government or bank instruments. The intermediaries will collect the remuneration which they openly agree with their clients. These are traded the brokerage house and credit institutions; the latter must negotiate through the brokerage houses acting by way of trusts, mandates, or commissions. These securities may be acquired by natural or legal persons, of Mexican or foreign nationality, as well as by institutional investors.		522110 523110 522210	522110 523110 523120	71521
52	1.2.1.2.1.4. 3			X	Brokering and dealing products, bankers development bonds	Brokering and dealing bankers' development bonds		522110 523110 522210	522110 523110 523120	71521

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52	1.2.1.2.1.5			X	Brokering and dealing products, non-financial corporation notes and bonds	Brokering and dealing notes and bonds of non-financial corporations.	523110 523120 523130 523140 523920	522110 523110 522210	522110 523110 523120	71521
52	1.2.1.2.1.5.1			X	Brokering and dealing products, medium-term promissory notes	These are promissory notes destined to circulate in the securities markets, issued by Mexican companies for the medium term. The risk of these instruments is evaluated by a securities rating company, which takes into consideration the issuing company's capacity for repayment and liquidity, and the guarantee or banker's reference backing the issue. The issuing company may determine the yield, which is normally at a rate above the net yields offered by government or bank instruments. The securities will generate interest with the periodicity determined by the issuer, and for that purpose they carry attached numbered coupons. The intermediaries will collect the remuneration which they openly agree with their clients. These are traded by the brokerage house and credit institutions; the latter must negotiate through the brokerage houses acting by way of trusts, mandates, or commissions. These securities may be acquired by natural or legal persons, of Mexican or foreign nationality, as well as by institutional investors.		522110 523110 522210	522110 523110 523120	71521

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52	1.2.1.2.1.5.2			X	Brokering and dealing products, bonds	These are credit documents issued on a large scale by a corporation with the objective of obtaining a public loan, generally medium term. They give their holders representative rights to a pro rata part of the total amount of the credit. Their risk depends on the guarantees which back the issue, since they may be IOUs, guaranteed, mortgages, prendarías (see note in next column), etc. The term to maturity varies from 3 to 8 years and may be amortized completely at the maturity date or by partial redemptions before that date. There may be a grace period for the amortization of the principal, that is a time following placement during which only interest is paid, and no principal is redeemed. The issuing corporation may determine the yield, which is generally above the net yields offered by government or bank instruments. The intermediaries will collect the remuneration which they openly agree with their clients. These are traded by the brokerage house and credit institutions. These securities may be acquired by natural or legal persons, of Mexican or foreign nationality, as well as by institutional investors.		522110 523110 522210	522110 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.	523110 523120 523130 523140 523920	522110 523110 522210 521110	522110 523110 523120	71521

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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.	523110 523120 523130 523140 523920	522110 523110 522210	522110 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.	523110 523120 523130 523140 523920	522110 523110 522210 521110	523110 523120	71521

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52	1.2.2	X			Brokering and dealing products, equities	Brokering and dealing equity securities.	523110 523120 523130 523140 523920	522110 523110	523110 523120	71521
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52	1.2.2.1		X		X	Brokering and dealing products, common stock	Brokering and dealing common stocks.	523110 523120 523130 523140 523920	522110 523110	523110 523120	71521
52	1.2.2.2		X		X	Brokering and dealing products, preferred stock	Brokering and dealing preferred stocks.	523110 523120 523130 523140 523920	522110 523110	523110 523120	71521
52	1.2.2.3		X		X	Brokering and dealing products, convertible bonds	Brokering and dealing convertible bonds.	523110 523120 523130 523140 523920	522110 523110	523110 523120	71521

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52	1.2.2.4		X		X	Brokering and dealing products, warrants	Brokering and dealing warrants.	523110 523120 523130 523140 523920	522110 523110	523110 523120	71521
52	1.2.2.5			X		Brokering and dealing products, equities, industrial corporations	Brokering and dealing equities of industrial corporations.	523110 523120 523130 523140 523920	522110 523110	523110 523120	71521

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52	1.2.2.6			X	Brokering and dealing products, equities, commercial corporations	Brokering and dealing equities of commercial corporations.	523110 523120 523130 523140 523920	522110 523110	523110 523120	71521
52	1.2.2.7			X	Brokering and dealing products, equities, non-financial services corporations	Brokering and dealing equities of non-financial services corporations.	523110 523120 523130 523140 523920	522110 523110	523110 523120	71521
52	1.2.2.8			X	Brokering and dealing products, equities, financial corporations	Brokering and dealing equities of financial services corporations.	523110 523120 523130 523140 523920	522110 523110	523110 523120	71521

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52	1.2.2.9			X		Brokering and dealing products, equities, holding companies	Brokering and dealing equities of holding companies.	523110 523120 523130 523140 523920	522110 523110	523110 523120	71521
52	1.2.2.99		X	X	X	Brokering and dealing products, other equities	Brokering and dealing other equities.		522110 523110	523110 523120	71521

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52	1.2.2.99.1			X	X	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.		522110 523110	523110 523120	71521
52	1.2.2.99.2			X		Brokering and dealing products, estate contribution certificates	Brokering and dealing Estate Contribution Certificates		522110 523110 522210		71521

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52	1.2.2.99.9			X	X	Brokering and dealing products, all other equities	Brokering and dealing all other equities.		522110 523110	523110 523120	71521
52	1.2.3					Brokering and dealing products, derivatives contracts	Brokering and dealing derivatives contracts.	523110 523120 523130 523140 523920	522110 523110	523110 523120 523130 523140	71521 71522

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52	1.2.3.1				Brokering and dealing products, derivatives contracts, exchange-traded	Brokering and dealing derivatives contracts on exchanges.	523110 523120 523130 523140 523920	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.	523110 523120 523130 523140 523920	523110	523110 523120 523130 523140	71522

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52	1.2.3.1.2	X			Brokering and dealing products, option contracts, exchange-traded	Brokering and dealing option contracts on exchanges.	523110 523120 523130 523140 523920	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.	523110 523120 523130 523140 523920	522110	523130 523140	71521 71522

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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.	523110 523120 523130 523140 523920	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.	523110 523120 523130 523140 523920	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.	523110 523120 523130 523140 523920	522110	523130 523140	71521

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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.	523110 523120 523130 523140 523920	522110	523130 523140	71522
52	1.2.3.2.9.1				X	Brokering and dealing products, credit derivatives, traded over-the-counter	Brokering and dealing credit derivatives contracts over-the-counter.	523110 523120 523130 523140 523920	522110 (Si el producto existiera)	523130 523140	71522
52	1.2.3.2.9.9				X	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.	523110 523120 523130 523140 523920	522110 (Si el producto existiera)	523130 523140	71522

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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.	523110 523120 523130 523140 523920	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).	523110 523120 523130 523140 523920	523910	522110 523110 523120 523920	71521

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52	1.2.5.1		X		X	Brokering and dealing products, open-end (mutual) funds	Brokering and dealing open-end funds, also known as mutual funds.	523110 523120 523130 523140 523920	523910 (Si el producto existiera)	522110 523110 523120 523920	71521
52	1.2.5.2		X		X	Brokering and dealing products, closed-end funds	Brokering and dealing closed-end funds.	523110 523120 523130 523140 523920	523910 (Si el producto existiera)	522110 523110 523120 523920	71521
52	1.2.5.3		X		X	Brokering and dealing products, unit investment trusts	Brokering and dealing unit investment trusts.	523110 523120 523130 523140 523920	523910 (Si el producto existiera)	522110 523110 523120 523920	71521
52	1.2.5.4			X		Brokering and dealing products, fixed-income funds	Brokering and dealing investment company fixed-income funds.	523110 523120 523130 523140 523920	523910	523110 523120	71521

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52	1.2.5.5			X		Brokering and dealing products, equity funds	Brokering and dealing investment company equity funds.	523110 523120 523130 523140 523920	523910	523110 523120	71521
52	1.2.5.6			X		Brokering and dealing products, balanced funds	Brokering and dealing investment company balanced funds.	523110 523120 523130 523140 523920	523910	523110 523120	71521
52	1.2.5.9		X	X	X	Brokering and dealing products, other investment company securities	Brokering and dealing other investment company funds.	523110 523120 523130 523140 523920	523910 523990	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.	522310 523120 523920 523990	523910	523110 523120 523920 523999	71521

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52	1.2.6.1		X		X	Brokering and dealing products, real estate investment trusts	Brokering and dealing shares of Real Estate Investment Trusts (REITs).	523120 523920	523910 (Si el producto existiera)	523110 523120 523920	71521
52	1.2.6.2		X		X	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.	522310	523910 (Si el producto existiera)	523999	71521

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52	1.2.6.9		X		X	Brokering and dealing products, all other financial instruments	Brokering and dealing other financial instruments, not elsewhere specified.	523990	523910 (Si el producto existiera)	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.	523120 523140	522110 523110 522210 523990	523110 523120 523140 523999	71521 71522
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.	522112 523120 523140 523990	521110 522110 522210 523110 523910	522110 523110 523120 523140	71135

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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.	522112 523110	521110 522110 522210 523110 523310	522110 523110 523120 523140	71135
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.	522112 523110	521110 522110 522210 523110 523910	522110 523110 523120 523140	71135
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.	522111 523120 523140 523990	521110 522110 522210 523110 523910	522110 523110 523120 523140	71135

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52	1.3.9.1		X		X	Margin lending	Loans made to finance the purchase of securities, secured by the securities held in the investor's margin account.	522111 523120 523140	521 5221 523110 523210	522110 523110 523120 523140	71135
52	1.3.9.9		X		X	All other financing related to securities	Services that provide financing related to trading and dealing in securities, other than securities lending, repurchase agreements and margin lending.	523990	521110 522110 522210 523110	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.	All	52	522110 523110 523120 523130 523910 524111 524113 524114 524126 524127 524128	Out of scope

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52	1.4.1	X			Trading debt instruments on own account	Gains made from buying and selling debt securities, on own account.	All	52	522110 523110 523120 523130 523910 524111 524113 524114 524126 524127 524128	Out of scope
52	1.4.2	X			Trading equities on own account	Gains made from buying and selling equity securities, on own account.	All	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.	All	52	522110 523110 523120 523130 523910 524111 524113 524114 524126 524127 524128	Out of scope

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52	1.4.4	X			Trading foreign currency (wholesale), on own account	Gains made from buying and selling foreign currencies, on own account.	All	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.	All	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.	522111 522112 522130 522190 522299 522390 561510	522110 522210 5223 523121 523122	522110 522120 522130 522190 522390 523991	71121 71122 71135 85400

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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.	522111 522112 522130 522190	522110 522210 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.	522111 522112 522130 522190	522110 522210 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.	522111 522112 522130 522190	522110 522210 5223	522110 522120 522130 522190 523991	71122

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52	1.5.1.2.1		X		X	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.	522111 522112 522130 522190	522110 522210 5223	522110 522120 522130 522190 523991	71122
52	1.5.1.2.1.1				X	Separately-priced check and share draft processing charges	Services that clear checks and share drafts through deposit accounts, for which specific fees are charged by the financial institution.	522111 522112 522130 522190	522110 522210 5223	522110 522120 522130 522190 523991	71122
52	1.5.1.2.1.2				X	Separately-priced deposit items returned	Services that return checks and similar items to an originating financial institution to have errors corrected, for which specific fees are charged by the drawee financial institution.	522111 522112 522130 522190	522110 522210 5223	522110 522120 522130 522190 523991	71122

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52	1.5.1.2.1.3				X	Separately-priced not sufficient funds products	Fees charged for checks returned because of insufficient funds available in the account.	522111 522112 522130 522190	522110 522210 5223	522110 522120 522130 522190 523991	71122
52	1.5.1.2.1.4				X	Separately-priced stop payment products	Fees charged to the writer of a check, to stop payment being made.	522111 522112 522130 522190	522110 522210 5223	522110 522120 522130 522190 523991	71122
52	1.5.1.2.1.5				X	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.	522111 522112 522130 522190	522110 522210 5223	522110 522120 522130 522190 523991	71122

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52	1.5.1.2.1.6				X	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.	522111 522112 522130 522190	522110 522210 5223	522110 522120 522130 522190 523991	71122
52	1.5.1.2.1.7				X	Separately-priced window products	Services to account holders, by tellers in the physical facilities of branches of financial institutions, rather than by electronic methods.	522111 522112 522130 522190	522110 522210 5223	522110 522120 522130 522190 523991	71122
52	1.5.1.2.1.8				X	Separately-priced atm products	Services to account holders, using automated banking machines, and separately charged for.	522111 522112 522130 522190	522110 522210 5223	522110 522120 522130 522190 523991	71122

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52	1.5.1.2.1.9				X	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.	522111 522112 522130 522190	522110 522210 5223	522110 522120 522130 522190 523991	71122
52	1.5.1.2.2		X		X	Separately-priced time deposit account products	Services related to time deposit accounts. Revenues earned include fees such as early withdrawal penalties.	522111 522112 522130 522190	522110 522210 5223	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.	522111 522112 522130 522190	522110 522210 5223	522110 522120 522130 522190 523991	71121 71122 85400

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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.	522111 522112 522130 522190	522110 523121 523122 522210	522110 522120 522130 522190 523991	71121 71122
52	1.5.2.1.1		X		X	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.	522111 522112 522130 522190	522110 523121 523122 522210	522110 522120 522130 522190 523991	71121 71122
52	1.5.2.1.2		X		X	Separately-priced business account and cash management products	Separately-priced account and cash management services provided to business and similar clients.	522111 522112 522130 522190	522110 523121 523122 522210	522110 522120 522130 522190 523991	71121 71122

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52	1.5.2.1.2.1		X		X	Wire transfers	Services to businesses to have funds transferred through interbank payment systems. Excludes payments made by financial institutions themselves for access to payments systems.	522111 522112 522130 522190	522110 523121 523122 522210	522110 522120 522130 522190 523991	71122
52	1.5.2.1.2.2		X		X	Controlled and delayed disbursement products	Services to businesses to manage payments in order to maximize funds available to the business.	522111 522112 522130 522190	522110 522210	522110 522120 522130 522190 523991	71122
52	1.5.2.1.2.3		X		X	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.	522111 522112 522130 522190	522110 522210	522110 522120 522130 522190 523991	71122

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52	1.5.2.1.2.4		X		X	Cash management concentration account products	Services that manage transfers of funds between accounts.	522111 522112 522130 522190	522110 522210	522110 522120 522130 522190 523991	71122
52	1.5.2.1.2.5		X		X	Lock box products	Services that process mail involving financial transactions - depositing checks, providing transaction and summary reports, etc.	522111 522112 522130 522190	522110 522210	522110 522120 522130 522190 523991	71122

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52	1.5.2.1.2.6		X		X	Account reconciliation products	Services that facilitate the reconciliation of customer's accounts.	522111 522112 522130 522190	522110 522210	522110 522120 522130 522190 523991	71122
52	1.5.2.1.2.9		X		X	Other separately-priced cash management products	Separately-priced account and cash management services provided to business and similar clients, not elsewhere specified.	522111 522112 522130 522190	522110 522210	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.	522112	522110 522210	522110 523991	71121

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52	1.5.2.9	X				Other cash handling and management products	Services that provide specialized deposit account and cash management services to business and government, not elsewhere specified. Includes coin and currency counting products, night and lobby deposit box products.	522111 522112 522130 522190	5221	522110 522120 522130 522190 523991	71121 71122 85400
52	1.5.2.9.1		X		X	Coin and currency counting products	Services to count currency and coins.	522111 522112 522130 522190	522110	522110 522120 522130 522190 523991	85400
52	1.5.2.9.2		X		X	Night and lobby deposit box products	Services that enable business account holders to deposit their daily cash and other receipts after normal business hours.	522111 522112 522130 522190	522110	522110 522120 522130 522190 523991	71121 71122

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52	1.5.2.9.9		X		X	All other cash handling and management products	Services that provide specialized deposit account and cash management services to business and government, other not elsewhere specified.	522111 522112 522130 522190	522110	522110 522120 522130 522190 523991	71121 71122
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.	522111 522112 522130 522190 522299 522390 561510	522110 522210 523121 523122	522110 522120 522130 522190 522390 523991	71122 71135
52	1.5.3.1	X				Cashier's and certified check products	Services that provide a check with a guarantee of payment from a bank, either because the check is drawn on the bank by the bank itself (cashier's checks) or because a deposit account check is certified by the bank, so that the check becomes an obligation of the bank, and is paid out of bank funds (certified check).	522111 522112 522130 522190	522110 522210	522110 522120 522130 522190 523991	71122

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52	1.5.3.2	X				Money orders	Services that provide money orders, a form of negotiable instrument calling for the payment of money to the named payee.	522111 522112 522130 522190 522390	522110 523121 523122	522110 522120 522130 522190 522390 523991	71122
52	1.5.3.3	X				Travelers' checks	Services that provide travelers' checks, which are negotiable instruments sold in set denominations, in various currencies, paid in advance, with a guarantee of replacement by the issuing institution if lost or stolen.	522111 522112 522130 522190 522390 561510	522110 523121 523122	522110 522120 522130 522190 522390 523991 561510	71122
52	1.5.3.4	X				Letters of credit	Services that provide documents that guarantee payment of a specific amount of money, by a bank (issuing institution) to a third party, if certain conditions are met.	522112 522299	522110 522210	522110	71135

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52	1.5.3.4.1				X	Traveler's letter of credit	Services that provide letters of credit addressed to a correspondent bank of the customer's bank.	522112 522299	522110 522210	522110	71135
52	1.5.3.4.2				X	Standby letters of credit	Services that provide letters of credit that guarantee payment to a beneficiary if a bank's customer fails to meet the terms of a contract with the beneficiary. Also known as a performance bond.	522112 522299	522110 522210	522110	71135
52	1.5.3.4.9				X	Other letters of credit	Services that provide letters of credit other than traveler's and standby.	522112 522299	522110 522210	522110	71135

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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. Includes check cashing services.	522111 522112 522130 522190 522390	522110 523121 523122	522110 522120 522130 522190 522390 523991	71122 71135
52	1.5.3.9.1				X	Check cashing services	Services to cash checks at a discount from the face value or for a fee.	522390	522110 523121 523122 (Si el producto existiera)	522390	71122
52	1.5.3.9.9				X	All 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, letters of credit and check cashing services.	522111 522112 522130 522190	522110 523122 523121	522110 522120 522130 522190 523991	71122 71135

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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.	523130	523121 523122 522210 522110	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.		522220 522110 523210 521110 522210 523920 523910 523110 524220	522110 522120 523920 523991	71111 71122 71511 71523 71531 71532 71533 71541 71551 71553 71559 71690 82310 83112 85920

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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.	522111 522112 523920 523990	522220 522210 522110	522110 522120 523920 523991	71532 71533 71690
52	1.6.1.1		X		X	Trust products for businesses and governments	Trust products for clients such as businesses and governments.	522111 522112 523920 523990	522220 522210 522110 (Si el producto existiera)	522110 522120 523920 523991	71532 71533
52	1.6.1.1.1		X		X	Retirement and benefit products for businesses and governments	Provision of trustee services and administration of corporate funds related to employee benefits and employee benefit plans. Includes trust services related to profit-sharing plans.	522111 522112 523920 523990	522220 522210 522110 524220	522110 522120 523920 523991	71532

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52	1.6.1.1.1.1				X	Employee benefits products	Acting as trustee for employee benefits and employee benefit plans, other than those listed under "Corporate Trust Agency Products". These may include health benefit plans, life insurance and annuity plans, pension plans, and 401(K) plans.		522220 524220 (Si el producto existiera)	522110 522120 523920 523991	71532
52	1.6.1.1.1.2				X	Employee tax-deferred retirement plan products	An employee tax-deferred retirement plan is a benefit plan set up as a fund by firms to shelter income, designated for an employee's retirement, from taxes until they are withdrawn. The funds in this plan are not taxable to the employee and usually earn tax-free income until they are withdrawn. Other names that are associated with such plans are 401(K) plans, cash or deferred arrangements (CODAs) and thrift savings plans.		522220 524220 (Si el producto existiera)	522110 522120 523920 523991	71532
52	1.6.1.1.1.3				X	Employee profit sharing plan products	An employee profit sharing plan is a benefit plan set up by firms to have employees share in the profits of the company, either through a share of retained earnings, through company issued stock and bond issues or through company issued futures and options contracts.		522220 524220 (Si el producto existiera)	522110 522120 523920 523991	71532

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52	1.6.1.1.1.9				X	Other retirement and benefit products for businesses and governments	Other retirement and benefit products for businesses and governments consist of a range of benefits not elsewhere classified such as help with setting up individual retirement accounts (IRAs), help with setting up college scholarship and trust accounts, help in finding adequate life, accident and health insurance and setting up tax-deferred medical, dental and vision accounts.		522220 524220 (Si el producto existiera)	522110 522120 523920 523991	71532
52	1.6.1.1.2		X		X	Corporate trust administration	Provision of trustee services and administration of corporate funds, except those related to employee benefits and employee benefit plans.	522111 522112 523920 523990	522220 522210 522110	522110 522120 523920 523991	71532
52	1.6.1.1.3		X		X	Corporate trust agency products	Provision of corporate trust agency services, such as safekeeping, custody, managing agent, and escrow agent.	522112 523990	522220 522110 522210 (Si el producto existiera)	522110 523991	71532 71533

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52	1.6.1.1.3.1				X	Transfer agent products	The services of issuing, registering and redeeming securities on behalf of the issuers of the securities.		522220 522110 522210 (Si el producto existiera)	522110 523991	71532
52	1.6.1.1.3.2				X	Registrar products	The service of maintaining records of the number of stock shares or securities canceled and reissued.		522220 522210 (Si el producto existiera)	522110 523991	71532
52	1.6.1.1.3.3				X	Paying agent products	The service of making principal and interest payments to bondholders.		522220 522210 (Si el producto existiera)	522110 523991	71532

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52	1.6.1.1.3.4				X	Dividend reinvestment and disbursing products	The services of assisting the corporation and its many shareholders by providing for automatic reinvestment of their dividends in additional shares of stock or by providing for disbursement of dividends to other beneficiaries as pre-designated.		522220 522210 (Si el producto existiera)	522110 523991	71532
52	1.6.1.1.3.5				X	Fiscal agent products	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.		522220 522210 (Si el producto existiera)	522110 523991	71532
52	1.6.1.1.3.6				X	Trust custody products for business and government	The provision of corporate trust custody services - holding client's assets in safekeeping, collecting dividends and interest payments, and selling or delivering securities as instructed by the client.		522220 522210 522110	522110 523991	71533

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52	1.6.1.2		X		X	Personal trust products	Provision of personal trust services, under which a trustee holds legal title to property belonging to another, for the benefit of a beneficiary. Trust services are defined by an agreement, contract, a declaration in a will, or by order of a court.	522111 523990	522220 522210 522110 (Si el producto existiera)	522110 522120 523920 523991	71532
52	1.6.1.2.1		X		X	Personal trust administration	Administering and managing trusts, such as testamentary trusts, living trusts or institutional trusts, for the benefit of the designated beneficiaries, except guardianship trusts. 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.	522111 523990	522220 522210 522110	522110 522120 523920 523991	71532
52	1.6.1.2.2		X		X	Guardianship administration	The service of administering a guardianship agreement, where a guardian has a legal right to administer the assets of a person.	522111 523990	522220 522210 522110	522110 522120 523920 523991	71532

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52	1.6.1.2.3		X		X	Personal trust agency products	Provision of personal trust agency services, such as safekeeping, custody, escrow, and management of assets placed in trust accounts. As authorized by the owner, this service may include buying, exchanging, and selling securities and other assets in the trust at the discretion of the trustee, without written specific approval of owner for each transaction.	522111 523990	522220 522210 522110	522110 522120 523920 523991	71532
52	1.6.1.2.3.1				X	Personal trust safekeeping products	Protecting securities and other assets placed in trust accounts. Service includes issuing specific receipts for and maintaining itemized records of such assets, and returning the entrusted assets at the request of the owner.		522220 522210 522110	522110 522120 523920 523991	71532
52	1.6.1.2.3.2				X	Personal trust custody products	Protecting assets placed in trust plus collecting and recording income earned by trust assets, buying and selling trust securities (only when specifically authorized by the owner), and providing periodic reports on status of trust assets to owner.		522220 522210 522110	522110 522120 523920 523991	71532

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52	1.6.1.2.3.3				X	Personal trust escrow agent products	Providing third-party services to principals involved in business transactions. Includes holding securities, cash, property deeds, and other items in safe custody until the principals complete their business transaction.		522220 522210	522110 522120 523920 523991 531390	71532
52	1.6.1.2.3.4				X	Personal trust managing agent products	A comprehensive agency service for trusts that may include not only safekeeping, custody, and escrow services for trust assets but also financial planning, buying or selling trust assets at the discretion of the trustee without specific prior written approval from the owner for each transaction, receiving rents and paying expenses associated with trust assets, conducting other related financial transactions, and crediting or debiting the client's account accordingly.	522111 523990		522110 522120 523920 523991 531390	71532
52	1.6.1.2.4		X		X	Estate products	Providing trust services for planning and settling estates.	522111 523990	522220 522210 522110 (Si el producto existiera)	522110 522120 523920 523991	71532

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52	1.6.1.2.4.1				X	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.		522220 522210 522110	522110 522120 523920 523991	71532
52	1.6.1.2.4.2				X	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.	522111 523990	522220 522210 522110	522110 522120 523920 523991	71532
52	1.6.1.2.4.2.1				X	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.		522220 522120 522210 (Si el producto existiera)	522110 522120 523920 523991	71532

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52	1.6.1.2.4.2. 2			X	Executor products	The services of carrying out the instructions of a will or final testimony for a decedent. If the decedent has left assets, the executor must re-distribute them according to the pre-designated instructions. A probate court confirms that a designated executor is qualified to perform the duties in settling the estate.		522220 522120 522210 (Si el producto existiera)	522110 522120 523920 523991	71532
52	1.6.1.3			X	Administration of economic and social development funds	Includes the management of funds and trusts for economic development and assistance to less-favored sectors.		522220	92	71532
52	1.6.1.3.1			X	Development funds and trusts	Government funds destined to the promotion and furtherance of activities having low economic yields but which are important for society as a whole.		522220	92	71532

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52	1.6.1.3.2			X	Social funds and trusts	Corporate or government funds and trusts, created to promote and develop social, cultural and supporting activities for groups of persons who are handicapped and have scant economic resources.		522220	92	71532
52	1.6.1.4			X	Retirement and welfare funds	Includes the management of retirement funds (afores), whose purpose is the collection of funds to permit the retirement or pension of workers through the contributions of the companies and the government. Excludes public administration benefit plans.		524220 522110	524292	71532 71690
52	1.6.1.5			X	Fund, trust and net worth management	Includes the trusts established by individuals or persons who ask banks to manage and administer monetary funds on behalf of a third party, whether it is an individual or a company. Both because of the origin of the funds and because of the objective of the trust, this refers to personal transactions, with no altruistic or social goal.		522110 522210	524292	71532 71533

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52	1.6.1.5.1			X	Banking trusts	Includes management, guarantee and investment trusts.		522110 522210		71532 71533
52	1.6.1.5.1.1			X	Administrative banking trusts	These are the trusts whose goal is that the fiduciary party manage or administer the entrusted capital resources.		522110 522210		71532 71533
52	1.6.1.5.1.2			X	Guarantee banking trusts	These are the trusts whose goal is to ensure compliance with obligations entered into by the person establishing the trust, or by a third party.		522110 522210		71532 71533

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52	1.6.1.5.1.3			X	Investment banking trusts	Investment Trusts are an investment alternative in which the investors (trustors) contribute funds in domestic currency, to be administered by the trustee, and which may be used for the acquisition and/or management of securities, or for extending credit. The objective of the Investment Trusts is to offer investors the possibility of protecting and increasing their net worth without having to take risky decisions. By the form in which they are constituted, Investment Trusts may be of two types: a) Open: they allow new participants after being constituted; b) Closed: once in operation, no new participants are allowed. The Money Market Division of the (Central) Bank has an Open Investment Trust (in fixed-income securities) through the Customs and Excise Account, which is a Trust created for importing companies which are also exporters and for natural persons undertaking business activities, who elect to pay the corresponding taxes (taxes on external trade, and VAT) through deposits. This trust invests the funds in a portfolio of fixed-income government securities, and is made up of participator		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.	522329 523210	521110 522110 523210	522329 523210	71111 71523 71541 71553

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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.	522321 522329	521110 522110	522320	71111 71553
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.	522329 523210	511110 523210	522320 523110 523120 523210	71111 71523 71541
52	1.6.2.2.1		X		X	Security and commodity contract trade execution products	Services performed by the exchange to execute trades. Includes preliminary report, compare and clear services.	523210	521110 523210	523210	71541

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52	1.6.2.2.2		X		X	Security and commodity contract final clearing and settlement products	Final clearance of securities and commodity contract trades.	522329	521110 523210	522320	71111 71523
52	1.6.2.3	X				Security and commodity contract trade execution and clearing systems services	Services provided to broker-dealers by securities or commodity contract trading systems, whether live floor exchanges or electronic systems. Includes the right of access to the systems and the right to make trades on the system. Also includes the provision of space, equipment, software, and other fee-based services.	523210	523210	523210	71541
52	1.6.2.3.1				X	Security and commodity contract trade execution and clearing systems access services	Providing right of access to broker-dealers on securities or commodity contract trading systems, including the right to make trades on the system. May also include the right to participate in decision making activities of the system. Revenues for this product includes nonrefundable fees and dues, including memberships.		523210	523210	71541

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52	1.6.2.3.2				X	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.	523210	523210	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.	522320 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.	522320 523210	523210	522320 523210	71549

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52	1.6.3				Automated clearing house products	Services provided by electronic networks known as Automated Clearing Houses (ACH) to clear and settle payments, such as utility bills and employee payrolls.	522320	522110 522210 521110	522320	71122 71553 71559
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).	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).	522320	521110 522110 522210	522320	71122 71553

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52	1.6.3.9	X			Other automated clearing house products	Automated Clearing Houses (ACH) products other than bill payment and direct deposit services.	522320	522110	522320	71553 71559
52	1.6.4				Financial planning and investment management products	Providing financial planning, advisory, and investment management services.	522112 523110 523910 523920 523930 541212 541611	523920 523990 522110 522210 523110 523910	522110 523110 523910 523920 523930 523991	71511 71531 71551 82310 83112
52	1.6.4.1	X			Financial planning and investment management services for businesses and governments	Providing financial planning, advisory, and investment management services for businesses and governments.	522112 523110 523910 523920 523930 541212 541611	523920 523990 522110 522210 523110	522110 523110 523910 523920 523930 523991	71511 71531 71551 82310 83112

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52	1.6.4.1.1		X		X	Corporate financial planning and advice products	Providing planning and advisory services to businesses and governments, related to financial matters such as issuing securities, conducting mergers and acquisitions, conducting treasury activities, etc.	522112 523110 523910 523930 541212 541611	523920 523990 522110 522210 523110	523110 523910 523930	71511 71551 82310 83112
52	1.6.4.1.1.1		X		X	Merger and acquisition advisory products	Providing planning and advisory services to businesses, on issues concerned with merging with, or acquiring, another firm. Includes issuing fairness opinions.	523110	523920 522110 522210 523110	523110	71511
52	1.6.4.1.1.9		X		X	Other corporate financial planning and advice products	Providing planning and advisory services to businesses and governments, related to financial matters other than mergers and acquisitions. Includes advisory services provided by investment advisors to investment companies.	522112 523910 523930 541212 541611	523920 523990 522110 522210 523110	523110 523910 523930	71551 82310 83112

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52	1.6.4.1.2		X		X	Investment management products for businesses and governments	Designing, and managing a portfolio of investments for a business or government 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. These services may be known as portfolio management services. This product includes the management services of investment companies, as represented by the management charges made against funds.	523920	523910 523920 (Si el producto existiera)	523920	71531
52	1.6.4.2	X				Personal financial planning and investment management services	Financial planning, advisory, and investment management services for private individuals. Excludes corresponding services for trust accounts found in product 1.6.1.2.3.	523920 523930	522110 522210 523920 523990 523910 523110	523920 523930	71531 71551
52	1.6.4.2.1		X		X	Personal financial planning and advice products	Providing planning and advisory services to private clients that enable them to meet their financial objectives. The service may include an assessment of the client's financial situation, and advice on investments, use of financial services, financially-related legal and accounting issues, and tax reduction strategies. Includes credit counseling services. Excludes corresponding services for trust accounts found in product 1.6.1.2.3.	522111 522130 523930 541212	523920 522110 522210 523990 523910 523110	523930	71551

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52	1.6.4.2.2		X		X	Personal investment management products	Designing and managing a portfolio of investments for a private 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. These services are also called portfolio management services. Excludes corresponding services for trust accounts found in product 1.6.1.2.3.	523920	523910 523920 522210	523920	71531
52	1.6.9	X				Other products supporting financial services	Products supporting financial services, not elsewhere classified.	522390	523920 522110 522210	522320 522390	71122 71553 71559 85920
52	1.6.9.1		X		X	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.	522390	523920 522110 522210	522390	71553 85920

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52	1.6.9.2		X		X	Atm operation products	Revenues charged for the use of ATM machines, not associated with the user's financial institution.	522390	522110 522210	522320	71122
52	1.6.9.9		X		X	All other products supporting financial services	Financial services, all other, not elsewhere classified.	522390	523920 522110 522210	522320 522390	71559
52	1.7					Insurance products	Products providing insurance or supporting the provision of insurance. Insurance transfers risk from individuals to a larger group. Includes both direct underwriting services and reinsurance services. Includes support activities such as insurance agent and broker services.	524111 524112 524121 524122 524123 524124 524125 524129 524131 524132 524133 524135 524139 524210	524110 524120 524130 524140 524210 524220	524113 524114 524126 524127 524128 524130	71311 71312 71320 71331 71332 71333 71334 71335 71336 71339

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52	1.7.1				Direct insurance products	Direct underwriting of insurance policies. Includes policies that incorporate an investment feature. Includes the sale of annuities.	524111 524112 524121 524122 524123 524124 524125 524129	524110 524120 524130 524140 524220	524113 524114 524126 524127 524128	71311 71312 71320 71331 71332 71333 71334 71335 71336 71339
52	1.7.1.1				Life insurance and pension products	Direct underwriting of life insurance policies and pension plans. Includes policies that incorporate an investment feature. Includes the sale of annuities.	524111 524112 524121	524110 524220 524120 524130	524113 524114	71311 71312

Provisional Product List for NAICS 52: Finance and Insurance

52	1.7.1.1.1	X			Life insurance products	Direct underwriting of life insurance policies. Includes policies that incorporate an investment feature.	524111 524112 524121	524110 524120 524130	524113 524114	71311 71312
52	1.7.1.1.1.1			X	Individual life insurance products	Direct underwriting of individual life insurance policies. Includes policies that incorporate an investment feature	524111 524112 524121	524110 524120 524130	524113 524114	71311
52	1.7.1.1.1.2			X	Group life insurance products	Direct underwriting of group life insurance policies. Includes policies that incorporate an investment feature.	524111 524112 524121	524110 524120 524130	524113 524114	71312

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52	1.7.1.1.1.3			X	Collective life insurance products	Direct underwriting of collective life insurance policies. Includes policies that incorporate an investment feature.	524111 524112 524121	524110 524120 524130	524113 524114	71312
52	1.7.1.1.2	X			Pension and annuity products	Services of underwriting pension plan products. Includes the sale of annuities. Excludes acting as the trustee of a pension fund.	524111 524112	524220 524110 524120	524113 524114	71311 71312
52	1.7.1.1.2.1			X	Individual pension and annuity products	Services of underwriting individual pension plan products. Includes the sale of individual annuities. Excludes acting as the trustee of a pension fund.	524111 524112	524220 524110 524120	524113 524114	71311

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52	1.7.1.1.2.2			X	Group pension and annuity products	Services of underwriting group pension plan products. Includes the sale of group annuities. Excludes acting as the trustee of a pension fund.	524111 524112	524220 524110 524120	524113 524114	71312
52	1.7.1.1.2.3			X	Collective pension and annuity products	Services of underwriting collective pension plan products. Includes the sale of collective annuities. Excludes acting as the trustee of a pension fund.	524111 524112	524220 524110 524120	524113 524114	71312
52	1.7.1.2	X			Health and accident insurance products	Direct underwriting of health and accident insurance policies.	524111 524112 524121	524120 524130	524114	71320

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52	1.7.1.3				Surety bond and property and casualty insurance products	Direct underwriting of property and casualty insurance policies. Includes the sale of surety and related products.	524121 524122 524123 524124 524125 524129	524120 524130 524140	524126 524128	71331 71332 71333 71334 71335 71336 71339
52	1.7.1.3.1	X			Surety and related products	Sale of surety and related products, in which one party guarantees the performance of a second party vis-à-vis another, thereby establishing a three-party relationship. The three parties are the "principal", the party that undertakes the obligation, the "surety" that guarantees that the obligation will be performed, and the obligee who receives the benefit of the bond if the principal fails to meet the obligation.	524129	524140 524120	524126	71336 71339
52	1.7.1.3.1.1			X	Surety products	Sale of surety bonds, that guarantee that the bonded party will perform a contracted activity, such as completing a construction project on time, or else compensate the other parties to the contract. Includes contract and commercial surety products.	524129	524140	524126	71336

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52	1.7.1.3.1.2			X	Fidelity products	Sale of fidelity products, that protect employers against the dishonest acts of bonded employees. Includes financial institution fidelity products, commercial fidelity products	524129	524140	524126	71339
52	1.7.1.3.1.3			X	Credit protection products	Sale of insurance products that insure accounts-receivables in the event of defaults by purchasers, for example due to bankruptcy. Includes financial guarantee products that guarantee payment of principal and interest, such as for mortgage loans.	524129	524140 524120	524128	71336
52	1.7.1.3.1.9			X	Other surety and related products	Includes criminal bonds	524129	524140	524126	71339

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52	1.7.1.3.2	X			Vehicle property and liability insurance products	Underwriting property and casualty insurance policies related to the operation of personal or commercial vehicles. These policies provide financial protection against the loss of, or damage to, real and personal property caused by specific perils. Includes policies that incorporate accident insurance. Excludes insurance policies for transportation.	524122 524123	524120	524126	71331
52	1.7.1.3.3				Property and liability (except vehicle) insurance products	Underwriting property and casualty insurance policies, except those related to the operation of vehicles. These policies provide financial protection against the loss of, or damage to, real and personal property caused by specific perils. Includes policies that incorporate accident insurance.	524121 524124 524125 524129	524120 524130	524126 524128	71332 71333 71334
52	1.7.1.3.3.1	X			Agricultural multiple peril insurance products	Underwriting multiple peril insurance policies for farms and ranches, that provide protection from losses as a result of all types of natural disasters.	524121 524124	524120 524130	524126	71334

Provisional Product List for NAICS 52: Finance and Insurance

52	1.7.1.3.3.2	X				Homeowners multiple peril insurance products	Underwriting insurance policies for homeowners, that provide protection against damage to the building and its contents for a range of perils. Also known as "all risks" or "comprehensive". May include liability insurance. Includes comprehensive insurance for tenants and condominiums.	524121 524124	524120	524126	71334
52	1.7.1.3.3.3	X				Commercial multiple peril insurance products	Underwriting insurance policies for non-agricultural businesses, that provide protection against damage to the businesses property for a range of perils. Also known as "all risks" or "comprehensive". May include liability insurance.	524121 524124	524120	524126	71334
52	1.7.1.3.3.4	X				Transportation insurance products	Underwriting insurance policies for transportation businesses, covering freight being transported, accident and liability insurance for passengers, property insurance for vessels, aircraft, etc. Includes inland marine, ocean marine and aircraft insurance.	524121 524124 524125 524129	524120	524126	71332 71333

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52	1.7.1.3.3.5	X				Fire insurance products	Underwriting insurance policies that cover the specific peril of loss due to fire.	524121 524124	524120	524126	71334
52	1.7.1.3.3.6	X				Burglary and theft insurance products	Underwriting insurance policies that cover the specific peril of loss due to burglary and theft.	524121 524124	524120	524126	71334
52	1.7.1.3.3.7	X				Glass and window insurance products	Underwriting insurance policies that cover the specific peril of loss due to breakage of glass and windows.	524121 524124	524120	524126	71334

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52	1.7.1.3.3.8	X			Earthquake insurance products	Underwriting insurance policies that cover the specific peril of loss due to earthquakes.	524121 524124 524125 524129	524120	524126	71334
52	1.7.1.3.3.9	X			Other property and liability (except vehicle) insurance products	Underwriting property and casualty insurance policies, not elsewhere classified. Includes extended warranties.	524121 524124 524125 524129	524120	524126	71334
52	1.7.1.3.4				General liability insurance products	Underwriting insurance policies that insure against financial loss arising from legal liability, such as liability for harm caused by a product, or from professional incompetence.	524121 524125	524120	524126	71335

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52	1.7.1.3.4.1	X				Product liability insurance products	Underwriting insurance policies that insure against financial loss arising from legal liability for harm caused by a product sold by the policyholder.	524121 524125	524120	524128	71335
52	1.7.1.3.4.9	X				Other general liability insurance products	Underwriting insurance policies that insure against financial loss arising from legal liability, except product liability. Includes professional malpractice insurance.	524121 524125	524120	524126	71335
52	1.7.1.9					Other direct insurance products	Direct insurance products other than life insurance, pension insurance products, health and accident insurance, surety bond and similar products, and property and casualty insurance. Includes traveler's insurance and title insurance.	524121 524124 524129	524120	524127 524128	71339

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52	1.7.1.9.1	X			Traveler's insurance products	Underwriting insurance policies that protect travelers from loss due to trip cancellation, accidents, etc. Excludes policies that cover travelers against medical expenses only.	524121 524124 524129	524120	524128	71339
52	1.7.1.9.2	X			Title insurance products	Underwriting insurance policies that protect purchasers of property from loss due to a defective title to the property.	524121 524124 524129	524120	524127	71339
52	1.7.1.9.9	X			All other direct insurance products	Underwriting insurance policies that protect the insured from risks, n.e.c. Includes insurance against miscellaneous financial losses.	524121 524124 524129	524120	524128	71339

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52	1.7.2				Reinsurance products	Providing reinsurance services to spread the risk of direct underwriting services. Includes retrocession contracts (the reinsurance of reinsurance).	524131 524132 524133 524135 524139	524110 524120 524140 524130	524130	71411 71412 71420 71431 71432 71433 71434 71435 71436 71439
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Provisional Product List for NAICS 52: Finance and Insurance

52	1.7.2.1	X			Life and health insurance and annuity reinsurance products	Providing reinsurance services for life and health insurance. Includes reinsurance of annuities.	524131 524132 524139	524110 524220 524130	524130	71411 71412 71420
52	1.7.2.2	X			Surety bond and related reinsurance products	Providing reinsurance services for surety bonds.	524139	524140 524120	524130	71436 71439
52	1.7.2.3	X			Property and casualty reinsurance products	Providing reinsurance services for property and casualty insurance policies.	524133 524134 524139	524120 524130	524130	71431 71432 71433 71434 71435 71439

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52	1.7.2.9	X			Other reinsurance products	Providing reinsurance services, not elsewhere specified. Includes liability reinsurance.	524135 524139	524120	524130	71439
52	1.7.3				Products related to insurance	Products that support the underwriting and reinsuring of insurance policies.	524210 524291 524299 541612	524210	524210 524291 524292 524298	71610 71620 71630 71690
52	1.7.3.1	X			Insurance brokerage and agency products	Services of acting as an agent or broker in selling insurance policies or reinsurance contracts.	524210	524210	524210	71610

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52	1.7.3.2	X			Claims adjustment products	Service of determining the amount, if any to be paid to an insurance policyholder making a claim under the policy. Includes services of public adjusters, acting on behalf of policy-holders.	524291	524210	524291	71620
52	1.7.3.3	X			Insurance consulting products	Includes actuarial consulting.	524299 541612	524210	524298	71690
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 insurance consulting services. Includes third-party administrative services, provided for non-insurance companies that self-insure. Includes insurance processing, the service of handling policy applications, premium processing, etc. for a fee. Includes the provision of actuarial calculations.	524299	524210	524292 524298	71630 71690

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52	1.8				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.	911240 912150	521110 523210 931310	521110 522320 523210 921130 926150	71119 71542
52	1.8.1	X			Regulation of securities markets	Services provided by central banks, other government agencies, and self-regulatory bodies such as stock exchanges, to regulate securities markets, and the participants in securities markets. Includes certifying participants and enforcing regulations.	912150	931310	521110 523210 813920 921130 926150	71119 71542
52	1.8.2	X			Regulation of credit markets	Services provided by central banks, other government agencies, and self-regulatory bodies, to regulate credit markets, and the participants in credit markets. Includes certifying participants and enforcing regulations. Excludes policy-making activities of central banks.	911240	931310	521110 921130 926150	71119 71542

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52	1.8.3	X				Regulation of insurance markets	Services provided by central banks, other government agencies, and self-regulatory bodies, to regulate insurance markets, and the participants in insurance markets. Includes certifying participants and enforcing regulations.	911240	931310	921130 926150	71119 71542
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Provisional Product List for NAICS 52: Finance and Insurance

52	2					Related products	Other important products provided by financial establishments classified in NAICS 52.		4659 46531 511 522110 523210 523990 531311 541211 541219 541120 561110 9312		
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Provisional Product List for NAICS 52: Finance and Insurance

52	2.1		X		X	Spot trading of commodities	Spot trading of commodities.	41	523210 523990 (Si el producto existiera)	523140	
52	2.2			X	X	Reselling services for merchandise, retail	Retailing of merchandise purchased on own account for resale or sold on a fee or commission basis for others. Includes reselling of apparel, memorabilia, publications, prepackaged foods and beverages, and other merchandise. Also includes vending machine sales. Revenue for this product includes the gross margin, fees, and commissions earned on sales. Same as product 14.1 in 711 list and the product found in many lists.		4659	523210	

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52	2.3	X			Securities information products	<p>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.</p> <p>The information is sold by the exchanges themselves and by resellers such as financial news services.</p>	523210	46531	523210	84210
52	2.4	X			Databases and other collections of customer information	<p>Providing collections of data or bodies of information on customers, in which the primary content is other than contact information, to third parties. For example a database prepared for telemarketing companies may include information on the demographic characteristics of, services currently being consumed by, and contact information for the provider's customers. Databases are usually designed and organized for rapid retrieval by computer. Custom designed databases are included. The provider may receive a flat fee or may earn commissions on sales made by the purchasing company.</p> <p>Product is a subset of product 7 on 51113 list and product 3 on the 51114 list.</p>	All	511	523120 524113 524114 524126 524127 524130 524210 (partial list)	

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52	2.5				X	Rental of real estate	Rental or leasing of own-account land, residential buildings and other facilities used as residences, and non-residential buildings and other facilities. Subset of product 1 on 531 list.		531311	522110 531311 531312	
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Provisional Product List for NAICS 52: Finance and Insurance

52	2.6			X	Real estate appraisal services	<p>Providing assessments of the value of real estate, in order to assist clients in buying, selling, or financing the purchase of real estate, or in dealing with tax matters. Includes general real estate appraisals, reviews of others' appraisals and appraisals for taxation purposes.</p> <p>Exclusions: <ul style="list-style-type: none"> • consulting about appraisal issues </p> <p>Same as product 5 on 531 list.</p>	531320	511319	531320	
52	2.7	X			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.	522111 561430	522110	522110 531130 561431 812990	71533

Provisional Product List for NAICS 52: Finance and Insurance

52	2.8				X	Tax preparation and representation services	<p>One or more of the following services: preparation of income and other tax returns; review of returns prepared by others; filing of returns; preparation of supplementary documents associated with returns; preparation for and representation at tax audits and appeals. Includes compilation of financial statements when provided as a package with tax preparation for a single fee.</p> <p>Same as product 1.2.4.2 on 5412 list.</p>	541212 541213	541211 541219 52 (si existiera el producto)	522110 541213 541219	82320 82330
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Provisional Product List for NAICS 52: Finance and Insurance

52	2.9			X	Electronic tax payments	Electronic filing of Federal tax returns with the Internal Revenue Service.	541212 541213	541211	522110 541213 541219	82320 82330
52	2.10			X	Payroll services	Payroll processing, withholding deductions, remitting deductions and employer's contributions to government-mandated and other plans, and filing reports. Same as product 1.2.3 on 5412 list.	541215	541211	522110 541214 541219	

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52	2.11				X	Legal services for wills, estates and trusts	<p>The preparation of: (a) simple (non-trust) wills; (b) wills with non-tax trusts; (c) wills with tax-related trusts; and (d) inter vivos funded third party (revocable living) trusts. Services include all conferences; preparation of documents; and attendance at execution of documents. Providing legal advice, representation, drafting of documents and related services concerning estates and trusts. Additional charges may be made for unusual services such as numerous client conferences, designation of beneficiaries, changes in documents, unusual trusts (e.g., charitable trusts) and so forth.</p> <p>Excludes:</p> <ul style="list-style-type: none"> • criminal law legal services. • civil negligence legal services. <p>Same as product 1.2.2 in in 5411 list.</p>	541110 541120	541120 (Si el producto existiera)	522110 523991 541199	82130
52	2.12				X	Notary public service	<p>Services that attest to the validity of documents.</p> <p>Subset of product 3.3 on 5411 list.</p>	541110 541120 541190	541120 (Si el producto existiera)	441110 522110 522120 522130 541199	82130

Provisional Product List for NAICS 52: Finance and Insurance

52	2.13			X	X	Legal and accounting support products for funds	Providing legal and accounting support services for funds beyond the mere recording of simple debits and credits to funds held in trust by the bank. Examples of this service include detailing the legal and tax status of transactions and the maintenance of detailed debits and credits in various charts of accounts for the benefit of clients.		541120	522110 523991 541199 541219	
52	2.14				X	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.		541120 (Si el producto existiera)	522110 523991 551114 561110	
52	2.15				X	Collection of delinquent accounts	Collection of delinquent accounts. Excludes collection of payments as part of normal loan servicing.	561440	561110 (Si el producto existiera)	561440	

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52	2.16		X		X	Formulation and implementation of economic policy	Services produced by governments in the course of formulating and implementing economic policy.	521110 911910	9312 (Si el producto existiera)	521110 522320 523210 921130 926110 926150	
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