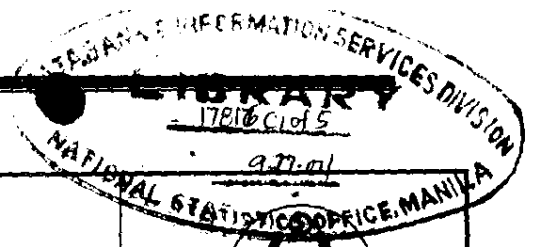


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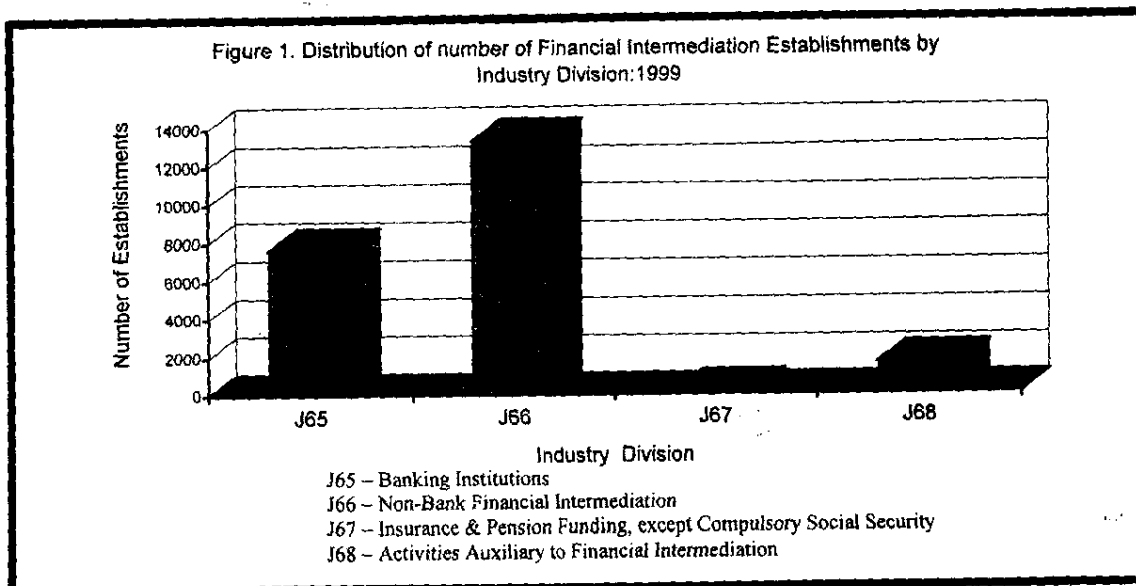
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Preliminary Results of the 2000 Census Of Philippine Business and Industry Financial Intermediation Sector

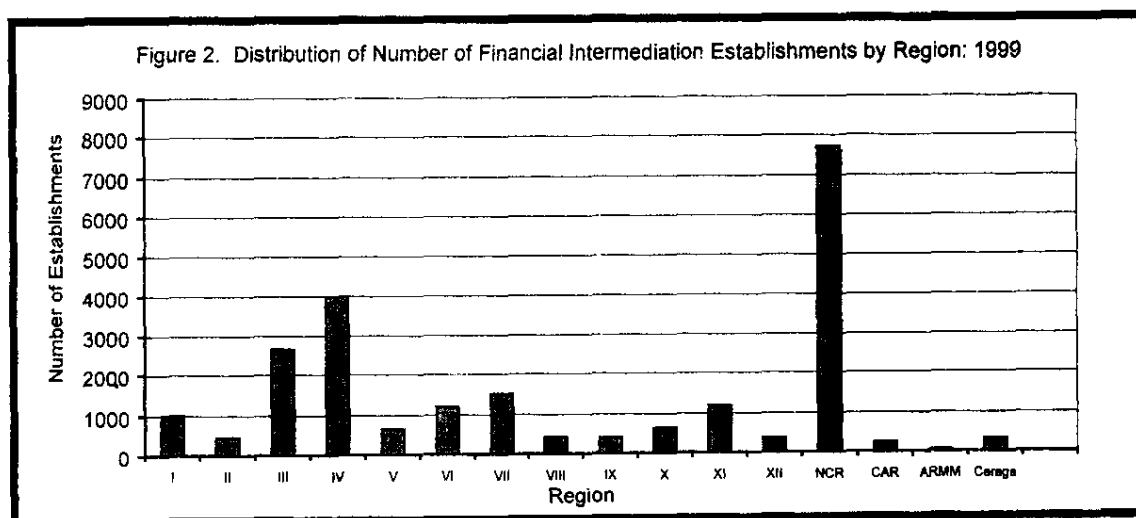
Non-Bank Financial Intermediation dominated Financial Intermediation Sector

- The 2000 Census of Philippine Business and Industry covered a total of 22,797 Financial Intermediation establishments. Of the total figure, 93.04 percent or 21,210 establishments had an average total employment (ATE) of less than 20, while the remaining 6.96 percent or 1,587 establishments had an average total employment of 20 and over.
- By industry division, Non-bank Financial Intermediation (J66) registered the biggest number of establishments accounting for more than half (13,374 or 58.67 percent) of the total. This was followed by Banking Institutions (J65) with 7,645 establishment (33.54 percent). Activities Auxiliary to Financial Intermediation (J68) ranked third with 1,620 establishments (7.11 percent). On the other hand, establishments engaged in Insurance and Pension Funding except Compulsory Social Security (J67) recorded the least with only 158 establishments or 0.69 percent. *Figure 1 shows the distribution of number of financial intermediation establishments by industry division.*



Financial Intermediation Establishments were concentrated in NCR

- Regionwise, more than one-third (33.86 percent) or 7,719 of the total number of establishments in the country were concentrated in National Capital Region (NCR). Neighboring regions of Southern Tagalog and Central Luzon ranked second and third with 3,988 establishments (17.49 percent) and 2,668 establishments (11.70 percent) respectively. The Cordillera Administrative Region (CAR) and Autonomous Region in Muslim Mindanao (ARMM) recorded the least in number of establishments with only 248 (1.09 percent) and 37 (0.16 percent), respectively. *Figure 2 shows the distribution of number of financial intermediation establishments by region.*



Banking institutions top employer in the Financial intermediation sector in 1999

- Establishments involved in Financial Intermediation activities generated jobs for 266,706 workers. Of the total work force, 255,632 (95.85 percent) were paid employees and 11,074 (4.15 percent) were working owners or unpaid workers.
- Top employers in the sector were Banking Institutions (J65) which employed 153,966 workers or more than half (57.73 percent) of the total employed. Non-bank Financial Intermediation (J66) establishments generated jobs for 79,261 workers or 29.72 percent share to total employment. In contrast, Insurance and Pension Funding, except Compulsory Social Security (J67) recorded the least number of workers with 14,944 persons (5.60 percent).
- On the regional level, National Capital Region (NCR) which is the center of trade and industry, employed the largest (152,033 workers) accounting for more than half (57.00 percent) of total employment. Far next, was Southern Tagalog employing 25,579 workers (9.59 percent). Central Luzon rank third with 19,667 (7.37 percent) workers. On the other hand, Autonomous Region in Muslim Mindanao employed the least with only 243 (0.09 percent). *(See Table 4 for the summary statistics for all financial intermediation establishments by region.)*

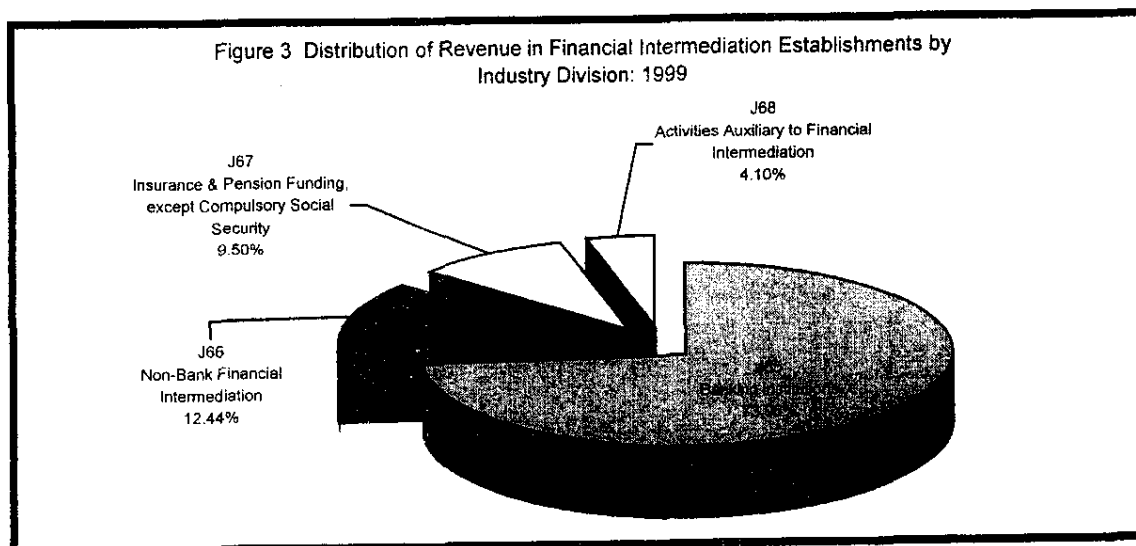
Banking institutions employees highest earners in 1999.

- Compensation paid to employees by financial intermediation establishments amounted to P 51.98 billion in 1999 or equivalent to an average annual remuneration of P 203,320.

- Industry wise, Banking Institutions (J65) paid the highest compensation to its employees with an estimated amount of P 37.74 billion, accounting for almost three-fourths (72.61 percent) of the total compensation. This was followed by Non-bank Financial Intermediation (J66) with P 8.04 billion (15.46 percent). On the other hand, Activities Auxiliary to Financial Intermediation (J68) paid the least to its employees with P 2.81 billion (5.40 percent).
- Highest earners were employees in Banking Institutions (J65) with an average monthly pay of P 20,488. This was closely followed by workers in Insurance and Pension Funding, except Compulsory Social Security (J67) with P 19,011 monthly pay. Whereas, workers in Non-bank Financial Intermediation (J66) establishments received the lowest average monthly pay of P 9,629. (See Table R1. Selected Ratios for All Financial Intermediation Establishments)
- Region wise, National Capital Region paid the highest with P 39.25 billion or 75.52 percent of the total compensation. Southern Tagalog and Central Luzon followed with P 2.74 billion (5.27 percent) and P 2.06 billion (3.97 percent), respectively. Autonomous Region in Muslim Mindanao paid the least with only P 26.80 million (0.05 percent).

Total revenue earned by financial intermediation establishments amounted to P 724.11 billion

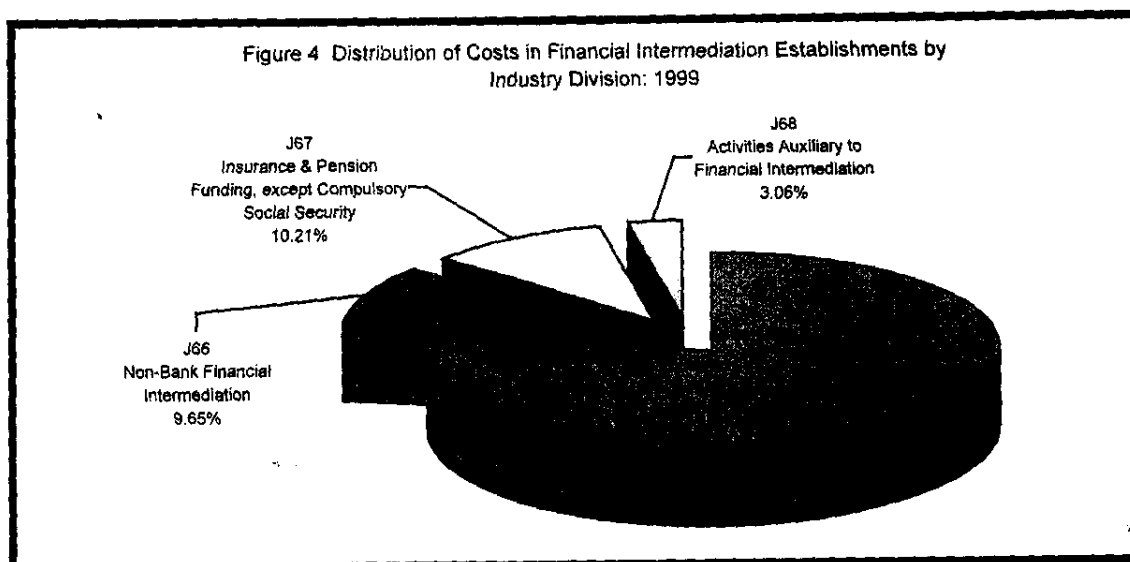
- The total revenue generated by the sector totaled to P 724.11 billion.
- Among the industry divisions, Banking Institutions (J65) earned the highest, accounting for almost three-fourth (P 535.61 billion or 73.97 percent) of the total revenue. Non-bank Financial Intermediation (J66) placed second with P 90.04 billion (12.44 percent) and Insurance and Pension Funding, except Compulsory Social Security (J67) rank third with P 68.78 billion (9.50 percent). Activities Auxiliary to Financial Intermediation (J68) earned the least income with P 29.67 billion (4.10 percent). *Figure 3 shows the distribution of revenue by industry division.*



- All the regions except ARMM, generated revenue exceeding a billion mark. As expected National Capital Region (NCR) had the largest contribution which comprised of P 643.15 billion or 88.82 percent of the total revenue. This was followed by Central Luzon, Southern Tagalog and Central Visayas with P 20.21 billion (2.79 percent), P 14.62 billion (2.02 percent) and P 8.43 billion (1.16 percent), respectively. All other regions in the country had a percent share to total of less than one (1.00) percent only.

Operational costs totaled to P 490.81 billion

- In 1999, the operational costs spent by Financial Intermediation establishments reached P 490.81 billion.
- The biggest spender in the financial intermediation sector was the Banking Institutions (J65), which incurred P 378.31 billion or 77.08 percent to the total costs. This was followed by Insurance and Pension Funding, except Compulsory Social Security (J67) and Non-bank Financial Intermediation (J66) with P 50.11 billion (10.21 percent) and P 47.36 billion (9.65 percent), respectively. Whereas, Activities Auxiliary to Financial Intermediation (J68) spent the least with P 15.03 billion (3.06 percent). Figure 4 shows the distribution of costs by industry division.



- National Capital Region incurred the highest among the regions with an estimated value of P 424.83 billion or 86.56 percent of the total. Far next were Central Luzon with P 15.05 billion (3.07 percent), Southern Tagalog with P 13.81 billion (2.81 percent) and Central Visayas with P 7.96 billion (1.62 percent). Regions which spent least were Cordillera Administrative Region and Autonomous Region in Muslim Mindanao with P 1.31 billion (0.27 percent) and P 0.10 billion (0.02 percent), respectively.

Revenue per peso cost was valued at P1.48

- The revenue per peso cost earned by Financial Intermediation establishments is 1.48, which is for every peso spent by the industry P 1.48 was generated.
- Two industries in the sector had surpassed the national level rate, these were; Activities Auxiliary to Financial Intermediation (J68) with P 1.97 and Non-Bank Financial Intermediation (J66) with P 1.90. (See Table R1. Selected Ratios for All Financial Intermediation Establishments)

Total gross additions to fixed assets reached P 23.92 billion

- Total gross additions to fixed assets acquired by financial intermediation establishments amounted to P 23.92 billion in 1999.
- By industry division, Banking Institutions (J65) recorded the largest gross additions to fixed assets amounting to P 17.90 billion or almost three-fourths (74.81 percent) of the total. This was followed by Insurance and Pension Funding, except Compulsory Social Security (J67) with an estimated value of P 3.09 billion (12.92 percent). However, Activities Auxiliary to Financial Intermediation (J68) posted the smallest in gross additions to fixed assets amounting to P 603 million (2.52 percent).

Total change in inventories summed to P 550.58 million

- From the inventory reports of financial intermediation establishments, change in inventories summed up to P 550.58 million in 1999.
- Of the total, Non-bank Financial Intermediation (J66) registered the highest total change in inventories amounting to P 434.47 million or accounting for 78.91 percent of the total. This followed by Banking Institutions (J65) with P 94.54 million (17.17 percent). On the other hand, Activities Auxiliary to Financial Intermediation (J68) recorded the least which showed a negative change in inventories of P 471 thousand.

Subsidies provided by government amounted to P 779.53 million

- The total subsidies provided by government to support the operation of financial intermediation establishments reached P 779.53 million.
- Industry wise, Non-bank Financial Intermediation (J66) received the biggest share in subsidies amounting to P 499.76 million or 64.11 percent of the total. Banking Institutions (J65) placed second which comprised of P 242.01 million (31.05 percent). Meanwhile, Insurance and Pension Funding, except Compulsory Social Security (J67) received the least in subsidies which amounted to P 18.30 million (2.35 percent) from the government.

Technical Notes

Scope and Coverage

The 2000 Census of Philippine Business and Industry (CPBI) aimed to collect benchmark information on economic activities of establishments in the entire country. It has the calendar year, 1999, for its reference period. One of the fourteen (14) sectors covered in the census was the financial intermediation sector (**Sector J**). The sector is composed of banking institutions (**J65**); non-bank financial intermediation (**J66**); insurance and pension funding, except compulsory social security (**J67**) and activities auxiliary to financial intermediation (**J68**).

All financial intermediation establishments nationwide with average total employment (ATE) of 20 and over were covered on a 100 percent basis and those with ATE of less than 20 were selected using probability proportional to size sampling.

Response Rate

The 2000 CPBI covered 3,834 financial intermediation establishments with a response rate of 67 percent. Adjustments for non-response were made through imputations.

Concepts and Definitions of Terms

Establishments – An economic unit under single ownership or control, i.e., under a single entity, engaged in one or predominantly one kind of economic activity at a single fixed location, and having permanency of assets in its premises during the operation. It is also defined as the unit that is engaged in the production of the most homogenous group of good and services, usually at one location, but sometimes over a wider area, for which separate records are available that can provide data concerning the production of these goods and services and the materials, labor and physical resources used in this production.

Financial Establishments – Bank, savings and loan association, credit institution, pawnshop, financial institution, trust company, investment company, pawn broker, or institution engaged in accepting of deposits, granting loans and the investment of money; dealer, broker or office engaged in investment research and counseling, check cashing, stock quotation, foreign exchange dealing and other financial services.

Insurance, Pre-Need Plan Companies and Pension Funding Establishment – Life insurance companies; non-life insurance for fire, marine, accident, health, title, financial obligation, casualty, fidelity and surety; agents and brokers servicing insurance carriers, consultant for policyholders; fund managers.

Economic Activity – Is the activity of the establishment as classified under the 1994 Philippine Standard Industrial Classification (PSIC). The main activity refers to the activity that contributes the biggest or major portion of the gross income or revenue of the establishment.

Average Total Employment (ATE) – The sum of the number of persons who worked in or for this establishment for each month of the year divided by 12 regardless of the number of months this establishment was in operation in 1999.

Paid Employees – Include full-time and part-time employees, employees on sick or maternity leave and on paid vacation or holiday, employees working away from the establishment and paid by and under the control of the establishment and employees on strike.

Unpaid Workers – Include working owners who do not receive regular pay, apprentices and learners without regular pay, and persons working for at least 1/3 of the working time normal to the establishment without regular pay.

Salaries and Wages – Payments in cash or in kind, prior to deduction for employee's contribution to SSS/GSIS, withholding tax, etc. Included are total basic pay, vacation, sick, maternity leave pay, overtime pay and other benefits.

Revenue – The value of products/by-products sold and/or services rendered to others whether paid in cash or is considered as receivable by this establishment. It included goods transferred and/or services rendered to other establishment belonging to the same enterprise as this establishment.

Costs – Refers to all expenses excluding compensation incurred during the year whether paid or payable. Valuation should be at market price including taxes and other charges, net of discounts, rebates, returns and allowances. Goods received from and services rendered by other establishment of the same enterprise are valued as though purchased.

Gross Addition to Fixed Assets – Sum of costs of new and used fixed assets acquired during the year, cost of alteration and improvements done by others and cost of fixed assets produced by the establishment less the value of sales of fixed assets during the year.

Fixed Assets – Physical assets expected to have productive life of more than one year and intended for use and or being used by the establishment. Included are land, buildings, fixtures, machinery, tool, furniture, office equipment, vehicles and the like.

Inventories – Refer to stocks of goods owned by or under the control of the establishment as of a fixed date, regardless of where the stocks are located. Valuation should be at current replacement cost in purchaser's price at the indicated dates. Replacement cost is the cost of an item in terms of its present price rather than its original price.

Change in Inventories – This is equivalent to the total value of inventories at end of the year less the value at the beginning of the year.

Subsidies – These are special grants in the form of financial assistance or tax exemption or tax privilege received from the government to aid and develop industry.

TABLE 1. SUMMARY STATISTICS FOR ALL FINANCIAL INTERMEDIATION ESTABLISHMENTS
BY INDUSTRY DIVISION/GROUP: 1999

1994 PSIC CODE	INDUSTRY DESCRIPTION	NUMBER OF ESTABLISH- MENT	EMPLOYMENT (AVERAGE FOR THE YEAR)				TOTAL COMPEN- SATION	TOTAL REVENUE/ SALES	TOTAL COSTS	GROSS ADDITIONS TO FIXED ASSETS	CHANGE IN INVENTORIES	SUBSIDIES						
			(1)	(2)	(3)	(4)							(5)	(6)	(7)	(8)	(9)	(10)
J	FINANCIAL INTERMEDIATION	22,797	266,706	255,632	11,074	51,975,225	724,105,763	490,811,984	23,924,850	550,580	779,327							
65	BANKING INSTITUTIONS	7,645	153,966	153,496	470	37,738,579	535,608,950	378,313,766	17,899,315	94,542	242,005							
659	OTHER MONETARY INTERMEDIATION	7,645	153,966	153,496	470	37,738,579	535,608,950	378,313,766	17,899,315	94,542	242,005							
66	NON-BANK FINANCIAL INTERMEDIATION	13,374	79,261	69,548	9,715	8,036,424	90,043,222	47,363,355	2,330,611	434,471	499,758							
661	CREDIT GRANTING	4,107	27,819	26,028	1,792	3,221,634	34,607,620	25,557,658	1,205,630	(12,650)	435,533							
662	PAWNSHOP OPERATIONS	7,449	25,080	21,950	3,110	1,551,538	6,119,728	3,355,424	78,296	88,024	-							
669	NON-BANK FINANCIAL INTERME- DIATION, N.E.C.	1,818	26,382	21,570	4,813	3,263,252	49,315,874	18,450,273	1,046,685	359,097	64,225							
67	INSURANCE & PENSION FUNDING, EX- CEPT COMPULSORY SOCIAL SECURITY	158	14,944	14,865	79	3,391,144	68,784,349	50,106,535	3,091,596	22,037	18,300							
670	INSURANCE & PENSION FUNDING, EX- CEPT COMPULSORY SOCIAL SECURITY	158	14,944	14,865	79	3,391,144	68,784,349	50,106,535	3,091,596	22,037	18,300							
68	ACTIVITIES AUXILIARY TO FINAN- CIAL INTERMEDIATION	1,620	18,534	17,724	810	2,809,078	29,669,243	15,028,327	603,328	(471)	19,464							
681	ACTIVITIES AUXILIARY TO FINAN- CIAL INTERMEDIATION, EXCEPT INSURANCE & PENSION FUNDING	989	12,685	12,015	670	1,988,235	19,759,280	13,084,071	486,173	(16)	14,665							
682	ACTIVITIES AUXILIARY TO INSURANCE & PENSION FUNDING	631	5,849	5,709	140	820,843	9,909,963	1,944,256	117,155	(455)	4,799							

TABLE 2. SUMMARY STATISTICS FOR FINANCIAL INTERMEDIATION ESTABLISHMENTS WITH AVERAGE TOTAL EMPLOYMENT OF 20 OR MORE BY INDUSTRY DIVISION/GROUP: 1999

(Value in thousand pesos. Details may not add up to totals due to rounding and suppression.)

1994 PSIC CODE	INDUSTRY DESCRIPTION	NUMBER OF ESTABLISH- MENT	EMPLOYMENT (AVERAGE FOR THE YEAR)				TOTAL COMPEN- SATION	TOTAL REVENUE/ SALES	TOTAL COSTS	GROSS ADDITIONS TO FIXED ASSETS	CHANGE IN INVENTORIES	SUBSIDIES	
			(1)	(2)	(3)								(4)
					TOTAL EMPO- YEEES	PAID EMPO- YEEES							
J	FINANCIAL INTERMEDIATION	1,587	136,171	132,998	3,173	36,448,197	600,007,650	374,341,750	18,702,564	258,368	614,711		
65	BANKING INSTITUTIONS	982	84,107	83,884	223	26,479,325	441,000,819	279,369,383	13,156,846	19,106	135,750		
659	OTHER MONETARY INTERMEDIATION	982	84,107	83,884	223	26,479,325	441,000,819	279,369,383	13,156,846	19,106	135,750		
66	NON-BANK FINANCIAL INTERMEDIATION	400	25,319	22,429	2,890	4,354,534	64,677,197	32,320,668	1,713,536	243,046	457,205		
661	CREDIT GRANTING	158	9,788	9,568	220	1,882,629	21,427,354	17,447,899	1,003,511	-91,024	431,670		
662	PAWNSHOP OPERATIONS	17	710	700	10	123,146	345,559	99,233	-512	172	-		
669	NON-BANK FINANCIAL INTERMEDIATION, N.E.C.	225	14,821	12,161	2,660	2,348,759	42,904,284	14,773,336	710,537	333,898	25,535		
67	INSURANCE & PENSION FUNDING, EXCEPT COMPULSORY SOCIAL SECURITY	77	14,437	14,401	36	3,329,372	68,184,091	49,816,251	3,087,466	26,296	18,300		
670	INSURANCE & PENSION FUNDING, EXCEPT COMPULSORY SOCIAL SECURITY	77	14,437	14,401	36	3,329,372	68,184,091	49,816,251	3,087,466	26,296	18,300		
68	ACTIVITIES AUXILIARY TO FINANCIAL INTERMEDIATION	128	12,308	12,284	24	2,284,966	26,145,543	12,835,448	744,716	(30,080)	3,456		
681	ACTIVITIES AUXILIARY TO FINANCIAL INTERMEDIATION, EXCEPT INSURANCE & PENSION FUNDING	70	9,270	9,249	21	1,719,459	17,704,367	11,571,016	641,914	-30,991	-		
682	ACTIVITIES AUXILIARY TO INSURANCE & PENSION FUNDING	58	3,038	3,035	3	565,507	8,441,176	1,264,432	102,802	911	3,456		

TABLE 3. SUMMARY STATISTICS FOR FINANCIAL INTERMEDIATION ESTABLISHMENTS WITH AVERAGE TOTAL EMPLOYMENT OF LESS THAN 20 BY INDUSTRY DIVISION/GROUP: 1999

1994 PSIC CODE	INDUSTRY DESCRIPTION	NUMBER OF ESTABLISH- MENT	EMPLOYMENT (AVERAGE FOR THE YEAR)				TOTAL COMPEN- SATION	TOTAL REVENUE/ SALES	TOTAL COSTS	GROSS ADDITIONS TO FIXED ASSETS	CHANGE IN INVENTORIES	SUBSIDIES						
			(1)	(2)	(3)	(4)							(5)	(6)	(7)	(8)	(9)	(10)
J	FINANCIAL INTERMEDIATION	21,210	130,535	122,634	7,901	15,527,028	124,098,113	116,470,234	5,222,286	292,212	164,816							
65	BANKING INSTITUTIONS	6,663	69,859	69,612	247	11,259,254	94,608,131	98,944,383	4,742,469	75,436	106,255							
659	OTHER MONETARY INTERMEDIATION	6,663	69,859	69,612	247	11,259,254	94,608,131	98,944,383	4,742,469	75,436	106,255							
66	NON-BANK FINANCIAL INTERMEDIATION	12,974	53,942	47,119	6,825	3,681,890	25,366,025	15,042,687	617,075	191,425	42,553							
661	CREDIT GRANTING	3,949	18,031	16,460	1,572	1,339,005	13,180,266	8,109,759	202,119	78,374	3,863							
662	PAWNSHOP OPERATIONS	7,432	24,350	21,250	3,100	1,428,392	5,774,169	3,256,191	78,808	87,852	-							
669	NON-BANK FINANCIAL INTERME- DIATION, N.E.C.	1,593	11,561	9,409	2,153	914,493	6,411,590	3,676,737	336,148	25,189	38,690							
67	INSURANCE & PENSION FUNDING, EX- CEPT COMPULSORY SOCIAL SECURITY	81	507	464	43	61,772	600,256	290,284	4,130	-4,259	-							
670	INSURANCE & PENSION FUNDING, EX- CEPT COMPULSORY SOCIAL SECURITY	81	507	464	43	61,772	600,256	290,284	4,130	-4,259	-							
68	ACTIVITIES AUXILIARY TO FINAN- CIAL INTERMEDIATION	1,492	6,226	5,440	786	524,112	3,523,700	2,192,879	-141,388	29,609	16,008							
681	ACTIVITIES AUXILIARY TO FINAN- CIAL INTERMEDIATION, EXCEPT INSURANCE & PENSION FUNDING	919	3,415	2,766	649	268,776	2,054,913	1,513,055	-155,741	30,975	14,665							
682	ACTIVITIES AUXILIARY TO INSURANCE & PENSION FUNDING	573	2,811	2,674	137	255,336	1,468,787	679,824	14,353	-1,366	1,343							

TABLE 4. SUMMARY STATISTICS FOR ALL FINANCIAL INTERMEDIATION ESTABLISHMENTS
BY REGION: 1999

(Value in thousand pesos. Details may not add up to totals due to rounding)

REGION	NUMBER OF ESTABLISHMENT		EMPLOYMENT (AVERAGE FOR THE YEAR)				TOTAL COMPEN- SATION	TOTAL REVENUE/ SALES	TOTAL COSTS	GROSS ADDITIONS TO FIXED ASSETS	CHANGE IN INVENTORIES	SUBSIDIES				
	(1)	(2)	(3)	(4)	(5)	(6)							(7)	(8)	(9)	(10)
PHILIPPINES	22,797	266,706	255,632	11,074	51,975,225	724,105,763	490,811,984	23,924,850	550,580	779,527						
NATIONAL CAPITAL REGION	7,719	152,033	150,173	1,860	39,251,020	643,147,304	424,831,180	20,239,831	364,218	551,634						
REGION I. ILOCOS	1,009	7,132	6,387	745	741,144	4,456,143	3,444,266	284,300	63,194	16,654						
REGION II. CAGAYAN VALLEY	454	3,780	3,555	226	425,057	2,843,782	1,776,706	68,217	1,606	11,969						
REGION III. CENTRAL LUZON	2,668	19,667	18,037	1,630	2,063,553	20,207,439	15,049,373	1,238,258	101,301	81,416						
REGION IV. SOUTHERN TAGALOG	3,988	25,579	24,539	1,040	2,737,478	14,623,712	13,812,172	457,101	(2,503)	3,300						
REGION V. BICOL	649	4,409	4,009	401	460,036	2,530,991	2,201,681	73,306	7,799	-						
REGION VI. WESTERN VISAYAS	1,198	8,780	8,301	478	1,138,952	5,838,200	4,537,102	191,487	17,920	12,476						
REGION VII. CENTRAL VISAYAS	1,505	11,190	10,938	252	1,500,816	8,429,423	7,957,725	429,687	(10,094)	46						
REGION VIII. EASTERN VISAYAS	413	6,803	3,754	3,049	510,268	2,667,407	2,482,206	217,692	2,065	-						
REGION IX. WESTERN MINDANAO	402	2,785	2,643	142	371,269	2,262,989	1,776,367	29,383	803	-						
REGION X. NORTHERN MINDANAO	631	5,417	5,116	301	656,559	3,522,924	2,525,831	189,972	9,414	25,867						
REGION XI. SOUTHERN MINDANAO	1,187	11,601	11,152	449	1,230,006	7,072,690	6,103,843	338,869	(17,430)	4,782						
REGION XII. CENTRAL MINDANAO	368	2,780	2,594	186	325,068	1,926,223	1,429,552	99,072	6,116	55,852						
CORDILLERA ADMINISTRATIVE REGION	248	1,829	1,666	163	232,518	2,247,477	1,306,873	12,427	(2,832)	7,901						
AUTONOMOUS REGION IN MUSLIM MINDANAO	37	243	224	19	26,804	116,050	97,122	1,960	(193)	-						
CARAGA	321	2,679	2,545	134	304,677	2,211,008	1,479,983	53,286	9,197	7,610						

TABLE R1. SELECTED RATIOS FOR ALL FINANCIAL INTERMEDIATION ESTABLISHMENTS
BY INDUSTRY DIVISION/GROUP: 1999

1994 PSIC CODE	INDUSTRY DESCRIPTION	EMPLOYMENT PER ESTABLISHMENT	AVERAGE MONTHLY COMPENSATION	REVENUE PER EMPLOYMENT	TOTAL REVENUE/ TOTAL COSTS
		(1)	(2)	(3)	(4)
J	FINANCIAL INTERMEDIATION	12	16,943	2,714,996	1.48
65	BANKING INSTITUTIONS	20	20,488	3,478,748	1.42
659	OTHER MONETARY INTERMEDIATION	20	20,488	3,478,748	1.42
66	NON-BANK FINANCIAL INTERMEDIATION	6	9,629	1,136,034	1.90
661	CREDIT GRANTING	7	10,315	1,244,028	1.35
662	PAWNSHOP OPERATIONS	3	5,890	244,203	1.82
669	NON-BANK FINANCIAL INTERMEDIATION, N.E.C.	15	12,607	1,869,300	2.67
67	INSURANCE & PENSION FUNDING, EXCEPT COMPULSORY SOCIAL SECURITY	95	19,011	4,602,807	1.37
670	INSURANCE & PENSION FUNDING, EXCEPT COMPULSORY SOCIAL SECURITY	95	19,011	4,602,807	1.37
68	ACTIVITIES AUXILLIARY TO FINANCIAL INTERMEDIATION	11	13,208	1,600,801	1.97
681	ACTIVITIES AUXILLIARY TO FINANCIAL INTERMEDIATION, EXCEPT INSURANCE & PENSION FUNDING	13	13,790	1,557,689	1.51
682	ACTIVITIES AUXILLIARY TO INSURANCE & PENSION FUNDING	9	11,982	1,694,300	5.10

TABLE R2. SELECTED RATIOS FOR FINANCIAL INTERMEDIATION ESTABLISHMENTS WITH AVERAGE
TOTAL EMPLOYMENT OF 20 OR MORE BY INDUSTRY DIVISION/GROUP: 1999

1994 PSIC CODE	INDUSTRY DESCRIPTION	EMPLOYMENT PER ESTABLISHMENT	AVERAGE MONTHLY COMPENSATION	REVENUE PER EMPLOYMENT	TOTAL REVENUE/ TOTAL COSTS
		(1)	(2)	(3)	(4)
J	FINANCIAL INTERMEDIATION	86	22,838	4,406,281	1.60
65	BANKING INSTITUTIONS	86	26,305	5,243,331	1.58
659	OTHER MONETARY INTERMEDIATION	86	26,305	5,243,331	1.58
66	NON-BANK FINANCIAL INTERMEDIATION	63	16,179	2,554,493	2.00
661	CREDIT GRANTING	62	16,397	2,189,145	1.23
662	PAWNSHOP OPERATIONS	42	14,660	486,703	3.48
669	NON-BANK FINANCIAL INTERMEDIATION, N.E.C.	66	16,095	2,894,831	2.90
67	INSURANCE & PENSION FUNDING, EXCEPT COMPULSORY SOCIAL SECURITY	187	19,266	4,722,871	1.37
670	INSURANCE & PENSION FUNDING, EXCEPT COMPULSORY SOCIAL SECURITY	187	19,266	4,722,871	1.37
68	ACTIVITIES AUXILIARY TO FINANCIAL INTERMEDIATION	96	15,501	2,124,272	2.04
681	ACTIVITIES AUXILIARY TO FINANCIAL INTERMEDIATION, EXCEPT INSURANCE & PENSION FUNDING	132	15,492	1,909,856	1.53
682	ACTIVITIES AUXILIARY TO INSURANCE & PENSION FUNDING	52	15,527	2,778,531	6.68

TABLE R3. SELECTED RATIOS FOR FINANCIAL INTERMEDIATION ESTABLISHMENTS WITH AVERAGE TOTAL EMPLOYMENT OF LESS THAN 20 BY INDUSTRY DIVISION/GROUP: 1999

1994 PSIC CODE	INDUSTRY DESCRIPTION	EMPLOYMENT PER ESTABLISHMENT	AVERAGE MONTHLY COMPENSATION	REVENUE PER EMPLOYMENT	TOTAL REVENUE/ TOTAL COSTS
		(1)	(2)	(3)	(4)
J	FINANCIAL INTERMEDIATION	6	10,551	950,688	1.07
65	BANKING INSTITUTIONS	10	13,479	1,354,273	0.96
659	OTHER MONETARY INTERMEDIATION	10	13,479	1,354,273	0.96
66	NON-BANK FINANCIAL INTERMEDIATION	4	6,512	470,246	1.69
661	CREDIT GRANTING	5	6,779	730,978	1.63
662	PAWNSHOP OPERATIONS	3	5,602	237,132	1.77
669	NON-BANK FINANCIAL INTERMEDIATION, N.E.C.	7	8,099	554,588	1.74
67	INSURANCE & PENSION FUNDING, EXCEPT COMPULSORY SOCIAL SECURITY	6	11,094	1,183,941	2.07
670	INSURANCE & PENSION FUNDING, EXCEPT COMPULSORY SOCIAL SECURITY	6	11,094	1,183,941	2.07
68	ACTIVITIES AUXILLIARY TO FINANCIAL INTERMEDIATION	4	8,029	565,965	1.61
681	ACTIVITIES AUXILLIARY TO FINANCIAL INTERMEDIATION, EXCEPT INSURANCE & PENSION FUNDING	4	8,098	601,731	1.36
682	ACTIVITIES AUXILLIARY TO INSURANCE & PENSION FUNDING	5	7,957	522,514	2.16