

FLASH REPORT (CONSOLIDATED BASIS)

Nov 15, 2002

Company name : Nippon Oil Corporation

Stock listings: Tokyo, Osaka, Nagoya, Fukuoka, and Sapporo Exchanges

Code number: 5001

(URL <http://www.eneos.co.jp>)

Address of headquarters: 3-12,Nishi Shimbashi 1-chome, Minato-ku, Tokyo 105-8412, Japan

President and Representative Director: Fumiaki Watari

For further information, please contact: Kenjiro Mutaguchi, Group Manager, Investor Relations Group

Telephone: +81-3-3502-1184

Date for Convening the Board of Directors Meeting for the Settlement of Accounts: November 15, 2002

U.S. accounting standard: not applied

1. Results for the six months ended September 30, 2002

(1) Operating results

(Figures less than ¥1 million have been omitted)

	Net Sales (% change from the previous interim period)	Operating income (% change from the previous interim period)	Recurring income (% change from the previous interim period)
	Millions of yen	Millions of yen	Millions of yen
Interim period	1,856,936 (3.9)	23,194 (69.1)	19,712 (71.7)
Previous interim period	1,932,067 (3.6)	75,144 (328.7)	69,643 (496.2)
Previous fiscal year	3,949,571	75,231	71,023

	Net income (% change from the previous interim period)	Net income per share	Net income per share after dilution
	Millions of yen	Yen	Yen
Interim period	512 (98.5)	0.34	-
Previous interim period	33,391 (933.8)	22.73	21.88
Previous fiscal year	24,006	16.11	16.00

Notes: 1. Equity in earnings (losses) of unconsolidated subsidiaries and affiliates:

Six months ended September 30, 2002: ¥817 million

Six months ended September 30, 2001: ¥860 million

Year ended March 31, 2002: ¥3,949 million

2. Average number of shares outstanding during fiscal years

Six months ended September 30, 2002: 1,511,486,663

Six months ended September 30, 2001: 1,469,156,826

Year ended March 31, 2002: 1,489,773,276

3. There were no changes in accounting methods.

4. Percentages indicate year-on-year increase/(decrease) in net sales, operating income, recurring income, and net income.

(2) Financial position

	Total assets	Total shareholders' equity	Shareholders' equity ratio	Shareholders' equity per share
	Millions of yen	Millions of yen	%	Yen
Interim period	3,277,653	912,217	27.8	603.75
Previous interim period	3,626,262	911,457	25.1	620.39
Previous fiscal year	3,444,742	924,140	26.8	610.43

Notes: Number of shares outstanding at end of the period

Six months ended September 30, 2002: 1,510,913,564

Six months ended September 30, 2001: 1,469,178,639

Year ended March 31, 2002: 1,513,926,746

(3) Cash flows

	Operating activities	Investing activities	Financing activities	Cash and cash equivalents at end of period
	Millions of yen	Millions of yen	Millions of yen	Millions of yen
Interim period	63,661	23,177	15,591	175,367
Previous interim period	47,773	114,186	294,894	266,837
Previous fiscal year	195,608	145,685	509,414	235,044

(4)Number of subsidiaries and affiliates

Consolidated subsidiaries: 59, Unconsolidated subsidiaries accounted for by the equity method: 5,
Affiliates accounted for by the equity method: 27

(5)Changes in the scope of consolidation

There was a new consolidated subsidiary.

Four existing consolidated subsidiaries were excluded.

There were two new affiliated companies accounted for by the equity method.

2 . Forecast for fiscal 2003 (April 1, 2002 to March 31,2003)

	Net Sales	Recurring income	Net income
	Millions of yen	Millions of yen	Millions of yen
Fiscal year	4,000,000	56,000	21,000

(Reference) Consolidated net income per share for the fiscal year is forecast to be ¥ 13.90

* These targets were computed using forecasts based on assumptions, outlooks, and plans regarding the future that were current at the time the targets were announced. Accordingly, actual performance may differ from the forecasts and the targets owing to various risks and uncertainties, such as fluctuations in product prices and foreign currency exchange rates. Further information related to these performance forecasts and targets may be found on page 8 of the accompanying supplementary information.

Management Performance and Financial Position

1. Management Performance

a. Review of Operations for the Interim Period

During the interim period ended September 30, 2002, the Japanese economy remained stagnant. Although exports showed an upward trend, private capital investment continued to decline, the employment as well as the income environments became severer, and personal consumption remained weak.

Petroleum Fuel and Crude Oil

Although sales of gasoline showed relatively firm expansion, demand for oil as a whole fell below the level of the interim term of the previous year, as the shift from the use of heavy fuel oil C for industrial use proceeded and sales of diesel fuel declined because of the movement toward the rationalization of distribution. As a result of the sharp rise in self-service retail outlets and other factors, sales competition in the retail market became substantially more intense, resulting in stagnation in market prices. For this reason, oil companies in Japan made little progress in passing on the increase in crude oil prices to their product prices and experienced shrinkages in profits.

Amid this business environment, the Nippon Oil Corporation (NOC) Group devoted its fullest energies to substantially strengthening its operating base, expanding its marketing capabilities, and creating new energy businesses.

First, in sales activities, we introduced ENEOS VIGO, a new environment-friendly, premium gasoline, sulfur-free (10ppm or less) in April in the Kanto and Kansai metropolitan areas. Beginning in November 2002, we will expand sales coverage to the Chubu area and are making preparations for nationwide sales. Next, in refining activities, we strengthened our diesel fuel desulfurization unit facilities in preparation for supplying low sulfur content diesel fuel (50ppm or less) on a nationwide basis beginning in April 2003. Also, in our oil and natural gas development business, we are making steady progress toward integrating all oil operations from exploration to marketing and, in addition to purchasing oil and gas fields in the U.K. area of the North Sea and expanded production in the

Rang Dong Oil Field offshore Vietnam, we also began commercial production of natural gas in the Gulf of Mexico. We are also looking to the future liberalization of the electric power industry, and, with the aim of undertaking the active development of our electric power sales business, in July we formed an Electricity Business Office within NOC.

NOC's consolidated net sales for the interim period under review in the petroleum fuel and crude oil business segment declined 3.3%, to ¥1,600.4 billion. In addition to taking cost reduction measures, including the rationalization of distribution and cutbacks in equipment expenses, sales of gasoline in volume terms increased slightly. However, the temporary increase in profit that occurred in the interim term of the previous year because of a change in the method of accounting for inventories was absent in the period under review and sales margins deteriorated. As a result, operating income amounted to ¥15.1 billion, a decline of ¥53.4 billion from the same period of the previous year.

Petrochemical Operations

Domestic demand for petrochemical products remained weak because of difficult economic conditions, but exports to the rest of Asia increased because of an improvement in demand conditions. Also, along with the positive effects of rationalization, IT-related sectors showed recovery, leading to an improvement in the profitability of companies in the petrochemical industry. Amid this environment, the NOC Group continued its aggressive marketing activities and worked to establish appropriate prices for its products, while also working to increase competitiveness by adopting thoroughgoing cost reduction and other measures. Along with these initiatives, we also focused on strengthening and nurturing our specialty chemical and high-performance chemical businesses.

Consolidated net sales in our petrochemical operations segment amounted to ¥102.9 billion, a decline of 8.4% from the same period of the previous year. Although there were some declines in product prices, sales in volume terms rose and cost reductions contributed to profitability. As a result, operating income rose ¥1.8 billion, to ¥2.0 billion.

Construction

In the road and other construction sectors, government budgets for public works

have been cut significantly and regional governments are experiencing financial difficulties, while capital investment in the private sector is stagnant. As a result of these and other factors, the environment for obtaining new orders was more difficult than was originally anticipated. In these circumstances, the NOC Group worked aggressively to win orders for construction and sell its products, while also implementing thoroughgoing measures to reduce costs and increase profitability.

Consolidated net sales for the construction segment, however, declined 9.6%, to ¥118.3 billion. Moreover, even though competition became more intense and margins on public works construction projects declined, cost reduction efforts produced favorable results, resulting in an increase of ¥100 million in operating income, to ¥900 million.

Other

Although the operating environment for the oil business has become increasingly severe, as a result of aggressive activities to sell automotive-related products, consolidated net sales in the other business segment rose 6.1%, to ¥35.1 billion. Also, efforts to cut costs and improve operating efficiency contributed to an increase in operating income of ¥100 million, to ¥3.4 billion.

Consolidated Financial Results

As a result of the previously mentioned developments by business segment, consolidated net sales for the NOC Group declined 3.9%, to ¥1,856.9 billion. Also, even though strong efforts were made to reduce costs wherever possible in all divisions, the absence during the interim period under review of the temporary increase in profit that occurred in the interim term of the previous year because of a change in the method of accounting for inventories and the deterioration in margins led to a decline in consolidated operating income of ¥51.9 billion, to ¥23.1 billion, and consolidated recurring income amounted to ¥19.7 billion, a decline of ¥49.9 billion from the same period of the previous year. In addition, due to an extraordinary loss owing to costs incurred in connection with NOC's early retirement program, net income for the interim term amounted to ¥500 million, a decline of ¥32.8 billion from the interim term of the previous year.

Please note that in view of the performance for the interim term and other

conditions, NOC will pay a dividend of ¥3 per share for the period.

b. Outlook for the fiscal year ending March 31, 2003

The operating environment for the NOC Group's activities is becoming increasingly challenging, but initiatives are under way to implement sales expansion policies and to rationalize as well as increase the efficiency of operations. We are endeavoring to reach goals of ¥4,000 billion in consolidated net sales (¥3,130 billion on a non-consolidated basis), ¥56 billion for consolidated recurring income (¥13 billion on a non-consolidated basis), and ¥21 billion for consolidated net income (¥4 billion on a non-consolidated basis).

These targets assume an average crude oil price of US\$25 per barrel and a yen/dollar exchange rate of ¥120 to one U.S. dollar for the second half of fiscal 2002, ending March 31, 2003.

2. Financial Position

At the end of the interim period under review, cash and cash equivalents (hereinafter, cash) amounted to ¥175.3 billion, a decrease of ¥59.6 billion from the end of the previous fiscal year. Principal movements in cash flow items and factors accounting for them were as follows.

Net cash provided by operating activities declined ¥63.6 billion from the end of the previous fiscal year. This was primarily a result of the rise in the working capital requirement accompanying the rise in crude oil prices and the payment of severance payments in connection with the special early retirement program and the emergence of other temporary cash requirements.

Net cash provided by investing activities rose ¥23.1 billion. This was due to withdrawals of time deposits and revenues from the sale of securities, which, in total, exceeded expenditures for the purchase of fixed assets.

Net cash used in financing activities declined ¥15.5 billion. This was the result of dividend payments and the repayment of interest-bearing debt.

CONSOLIDATED BALANCE SHEETS

	Previous interim period		Current interim period		Change from the previous interim period-end	Previous fiscal year	
	September 30, 2001		September 30, 2002			March 31, 2002	
	Millions of yen	%	Millions of yen	%	Millions of yen	Millions of yen	%
ASSETS							
<u>Current assets</u>	<u>1,587,222</u>	43.8%	<u>1,262,622</u>	38.5%	<u>156,659</u>	<u>1,419,282</u>	41.2%
Cash and cash time deposits	118,296		56,570		82,806	139,376	
Trade notes and accounts receivable	530,787		451,411		104,610	556,021	
Short-term investments in securities	310,733		66,116		95,231	161,348	
Inventories	488,079		458,731		79,833	378,897	
Deferred income taxes	29,471		37,158		7,152	30,005	
Other current assets	109,854		192,634		39,003	153,631	
<u>Fixed assets</u>	<u>2,038,997</u>	56.2%	<u>2,015,002</u>	61.5%	<u>10,368</u>	<u>2,025,370</u>	58.8%
Property, plant and equipment	1,569,159		1,543,782		8,304	1,552,087	
Buildings and Structures	(316,517)		(306,292)		(7,390)	(313,683)	
Oil tanks· Machinery and equipment· Other	(321,453)		(298,272)		(3,869)	(302,141)	
Land	(859,260)		(865,626)		(59)	(865,686)	
Construction in progress	(71,927)		(73,590)		(3,014)	(70,575)	
Intangible fixed assets	54,503		57,550		1,371	56,178	
Investments and other assets	415,333		413,670		3,434	417,104	
Investment securities	(272,732)		(271,802)		(1,984)	(273,787)	
Deferred income taxes	(22,583)		(32,071)		(1,395)	(33,467)	
Other investment and assets	(120,017)		(109,795)		(54)	(109,850)	
<u>Deferred assets</u>	<u>43</u>	0.0%	<u>28</u>	0.0%	<u>61</u>	<u>89</u>	0.0%
Bond issuance expenses and other	43		28		61	89	
Total assets	3,626,262	100.0%	3,277,653	100.0%	167,089	3,444,742	100.0%

CONSOLIDATED BALANCE SHEETS

	Previous interim period		Current interim period		Change from the previous interim period-end	Previous fiscal year	
	September 30, 2001		September 30, 2002			March 31, 2002	
	Millions of yen	%	Millions of yen	%	Millions of yen	Millions of yen	%
LIABILITIES							
<u>Current liabilities</u>	<u>1,461,731</u>	40.3%	<u>1,328,306</u>	40.5%	<u>83,128</u>	<u>1,411,434</u>	41.0%
Trade notes and accounts payable	271,598		290,657		14,234	304,892	
Short-term loans	297,691		235,147		25,639	260,786	
Commercial paper	129,000		70,000		45,000	25,000	
Accounts payable	477,084		382,976		105,094	488,070	
Other current liabilities	286,357		349,524		16,840	332,684	
<u>Long-term liabilities</u>	<u>1,117,846</u>	30.9%	<u>929,475</u>	28.4%	<u>70,187</u>	<u>999,662</u>	29.0%
Bonds	246,982		198,407		27,874	226,282	
Convertible bonds	140,854		69,628		-	69,628	
Long-term loans	461,704		400,054		35,190	435,245	
Deferred income taxes	78,050		75,905		495	76,400	
Retirement allowances for employees	100,425		98,705		3,302	102,007	
Other long-term liabilities	89,828		86,773		3,324	90,098	
Total liabilities	2,579,578	71.2%	2,257,781	68.9%	153,315	2,411,096	70.0%
Minority interests in consolidated subsidiaries	135,227	3.7%	107,653	3.3%	1,851	109,505	3.2%
SHAREHOLDERS' EQUITY							
Common stock	137,176	3.8%	139,436	4.3%	-	139,436	4.0%
Capital surplus	247,011	6.8%	274,829	8.4%	-	274,829	8.0%
Retained earnings	504,970	13.9%	485,979	14.8%	6,257	492,236	14.3%
Evaluation differences on other securities	30,730	0.8%	20,691	0.6%	2,812	23,503	0.7%
Translation adjustments	8,350	0.2%	6,748	0.2%	1,218	5,529	0.2%
Less treasury common stock, at cost	80	0.0%	1,970	0.1%	1,633	336	0.0%
Total shareholders' equity	911,457	25.1%	912,217	27.8%	11,922	924,140	26.8%
Total liabilities, minority interests, and shareholders' equity	3,626,262	100.0%	3,277,653	100.0%	167,089	3,444,742	100.0%

CONSOLIDATED STATEMENTS OF INCOME

	Previous interim period	Current interim period	Change from the	Previous fiscal year
	April 1 ,2001 ~ September 30, 2001	April 1 ,2002 ~ September 30, 2002	previous interim period-end	April 1 ,2001 ~ March 31, 2002
	Millions of yen	Millions of yen	Millions of yen	Millions of yen
Recurring items				
Operating gains and expenses				
Net sales	1,932,067	1,856,936	75,130	3,949,571
Cost of sales	1,702,858	1,692,210	10,648	3,555,907
Selling, general and administrative expenses	154,064	141,532	12,532	318,432
Operating income	75,144	23,194	51,950	75,231
Non-operating profits and expenses				
Non-operating profits	20,578	14,461	6,116	44,477
Interest and dividend income	(4,913)	(3,495)	(1,417)	(8,848)
Foreign exchange gains	(6,327)	(-)	(6,327)	(12,243)
Equity in earnings of unconsolidated subsidiaries and affiliates	(860)	(817)	(42)	(3,949)
Other	(8,478)	(10,148)	(1,669)	(19,435)
Non-operating expenses	26,079	17,943	8,136	48,684
Interest	(18,430)	(13,459)	(4,971)	(34,880)
Foreign exchange losses	(-)	(1,211)	(1,211)	(-)
Other	(7,649)	(3,272)	(4,376)	(13,804)
Recurring income	69,643	19,712	49,931	71,023
Special Items				
Special gains	11,634	5,239	6,394	27,503
Special losses	22,616	23,126	509	54,821
Income before income taxes and minority interests	58,661	1,825	56,836	43,705
Income taxes	24,917	3,929	20,987	23,382
Deferred income taxes	2,977	4,410	1,433	9,741
Minority interests in earnings of consolidated subsidiaries	3,329	1,793	1,536	6,058
Net income	33,391	512	32,878	24,006

APPROPRIATION OF CONSOLIDATED RETAINED EARNINGS

	Previous interim period	Current interim period	Previous fiscal year
	April 1 ,2001 ~ September 30, 2001	April 1 ,2002 ~ September 30, 2002	April 1 ,2001 ~ March 31, 2002
	Millions of yen	Millions of yen	Millions of yen
. Retained earnings at beginning of the period	477,911	-	477,911
. Increase in retained earnings	101	-	1,202
Increase due to increase in consolidated subsidiaries	(-)	(-)	(-)
Increase due to increase in companies accounted by the equity method	(-)	(-)	(-)
Increase due to merger of consolidated subsidiaries	(101)	(-)	(1,202)
. Appropriations of retained earnings	6,434	-	10,883
Cash dividends	(5,877)	(-)	(10,285)
Directors' bonuses	(557)	(-)	(598)
. Net income	33,391	-	24,006
. Retained earnings at end of the period	504,970	-	492,236
Capital reserve			
. Balance at beginning of the period	-	274,829	-
. Balance at end of the period	-	274,829	-
Retained earnings			
. Balance at beginning of the period	-	492,236	-
. Increase in retained earnings	-	512	-
Net income	(-)	(512)	(-)
. Appropriations of retained earnings	-	6,769	-
Cash dividends	(-)	(6,056)	(-)
Directors' bonuses	(-)	(548)	(-)
Decrease due to increase in companies accounted by the equity method	(-)	(165)	(-)
. Retained earnings at end of the period	-	485,979	-

CONSOLIDATED STATEMENTS OF CASH FLOWS

	Previous interim period	Current interim period	Previous fiscal year
	April 1 ,2001 ~ September 30, 2001	April 1 ,2002 ~ September 30, 2002	April 1 ,2001 ~ March 31, 2002
	Millions of yen	Millions of yen	Millions of yen
. Cash flow from operating activities			
Income before income taxes and minority interests	58,661	1,825	43,705
Depreciation and amortization	52,608	46,504	113,461
(Increase) decrease in notes and accounts receivable	111,825	99,520	89,148
(Increase) decrease in inventories	99,041	81,335	10,301
Increase (decrease) in notes and accounts payable	54,451	93,641	32,589
Other	5,339	2,447	24,433
Sub-total	<u>74,941</u>	<u>24,678</u>	<u>248,460</u>
Interest and dividends received	5,365	3,756	10,095
Interest paid	19,122	13,928	36,044
Income taxes paid	13,411	13,822	24,845
Expenditures for additional early retirement benefits	-	14,988	2,058
Net cash provided by operating activities	<u>47,773</u>	<u>63,661</u>	<u>195,608</u>
. Cash flows from investing activities			
(Increase) decrease in time deposits	99,122	27,170	110,678
Additions to property, plant and equipment	33,321	33,751	79,561
Proceeds from sales of property, plant and equipment	9,474	9,908	31,927
(Increase) decrease in short-term and long-term investments in securities	46,601	27,495	104,762
Other	7,689	7,645	22,120
Net cash used in investing activities	<u>114,186</u>	<u>23,177</u>	<u>145,685</u>
. Cash flows from financing activities			
Increase (decrease) in short-term loans	278,575	10,914	425,725
Increase (increase) in long-term loans and bonds	8,189	2,869	69,161
Other	8,129	7,546	14,527
Net cash used in financing activities	<u>294,894</u>	<u>15,591</u>	<u>509,414</u>
. Effect of exchange rate changes on cash and cash equivalents	359	3,751	2,833
. Net increase (decrease) in cash and cash equivalents	<u>132,574</u>	<u>59,827</u>	<u>165,287</u>
. Cash and cash equivalents at beginning of the period	399,393	235,044	399,393
. Increase in cash and cash equivalents due to merger of consolidated subsidiaries	18	-	1,099
. Increase in cash and cash equivalents due to inclusion in consolidation	-	150	-
. Decrease in cash and cash equivalents due to exclusion from consolidation	-	-	160
. Cash and cash equivalents at end of the period	<u><u>266,837</u></u>	<u><u>175,367</u></u>	<u><u>235,044</u></u>

Segment Information

Business Segment

Previous interim period (April 1 ,2001 ~ September 30, 2001)

	Petroleum fuel and crude oil	Petrochemical operations	Construction	Other	Total	Eliminations	Consolidated
	Millions of yen	Millions of yen	Millions of yen	Millions of yen	Millions of yen	Millions of yen	Millions of yen
Net sales							
(1) Sales to third parties	1,655,586	112,423	130,887	33,170	1,932,067		1,932,067
(2) Intergroup sales and transfers	64,863	7,557	248	7,803	80,473	(80,473)	
Total sales	1,720,449	119,981	131,135	40,974	2,012,541	(80,473)	1,932,067
Operating expenses	1,651,884	119,769	130,300	37,685	1,939,640	(82,717)	1,856,922
Operating income (loss)	68,565	211	835	3,289	72,901	2,243	75,144

Notes:

- Business segments are based on the classifications used by the Company internally for management of its businesses.
- Principal products by business segment are as follows:
 - Petroleum fuel and crude oil: Petroleum products, including gasoline, naphtha, kerosene, diesel fuel, and fuel oil, as well as oil exploration and development
 - Petrochemical operations: Petrochemical products, including ethylene, paraxylene, and other products
 - Construction: Asphalt paving, civil engineering construction, building construction
 - Other: Activities include sales of automotive products, such as tires, lease financing, insurance agency business, real estate rentals, travel agency business, computer-related operations, financial services, and food product business

Current interim period (April 1 ,2002 ~ September 30, 2002)

	Petroleum fuel and crude oil	Petrochemical operations	Construction	Other	Total	Eliminations	Consolidated
	Millions of yen	Millions of yen	Millions of yen	Millions of yen	Millions of yen	Millions of yen	Millions of yen
Net sales							
(1) Sales to third parties	1,600,428	102,970	118,355	35,182	1,856,936		1,856,936
(2) Intergroup sales and transfers	69,513	8,348	313	7,811	85,987	(85,987)	
Total sales	1,669,941	111,319	118,669	42,993	1,942,924	(85,987)	1,856,936
Operating expenses	1,654,823	109,297	117,749	39,566	1,921,437	(87,964)	1,833,742
Operating income (loss)	15,117	2,021	920	3,426	21,487	1,707	23,194

Notes:

- Business segments are based on the classifications used by the Company internally for management of its businesses.
- Principal products by business segment are as follows:
 - Petroleum fuel and crude oil: Petroleum products, including gasoline, naphtha, kerosene, diesel fuel, and fuel oil, as well as oil exploration and development
 - Petrochemical operations: Petrochemical products, including ethylene, paraxylene, and other products
 - Construction: Asphalt paving, civil engineering construction, building construction
 - Other: Activities include sales of automotive products, such as tires, lease financing, insurance agency business, real estate rentals, travel agency business, computer-related operations, financial services, and food product business

Previous fiscal year (April 1 ,2001 ~ March 31, 2002)

	Petroleum fuel and crude oil	Petrochemical operations	Construction	Other	Total	Eliminations	Consolidated
	Millions of yen	Millions of yen	Millions of yen	Millions of yen	Millions of yen	Millions of yen	Millions of yen
Net sales							
(1) Sales to third parties	3,346,486	206,844	330,563	65,677	3,949,571		3,949,571
(2) Intergroup sales and transfers	121,554	15,769	548	15,485	153,357	(153,357)	
Total sales	3,468,040	222,613	331,111	81,163	4,102,929	(153,357)	3,949,571
Operating expenses	3,411,007	221,794	323,257	75,059	4,031,119	(156,778)	3,874,340
Operating income (loss)	57,033	819	7,854	6,104	71,810	3,420	75,231

Notes:

1. Business segments are based on the classifications used by the Company internally for management of its businesses.

2. Principal products by business segment are as follows:

- (1) Petroleum fuel and crude oil: Petroleum products, including gasoline, naphtha, kerosene, diesel fuel, and fuel oil, as well as oil exploration and development
- (2) Petrochemical operations: Petrochemical products, including ethylene, paraxylene, and other products
- (3) Construction: Asphalt paving, civil engineering construction, building construction
- (4) Other: Activities include sales of automotive products, such as tires, lease financing, insurance agency business, real estate rentals, travel agency business, computer-related operations, financial services, and food product business