

FEDERAL RESERVE statistical release



March 1990

Finance Companies - January 1990

G.20 (422)

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

Seasonally adjusted, in millions of dollars

	Outstanding January 31, 1990	Change from December: Net amount	Percent, at an annual rate
Total finance company receivables outstanding	464,868	-2,135	-5.5
Consumer credit	160,173	726	5.5
Retail passenger cars	83,837	265	3.8
Pools of securitized auto assets 2/	13,507	-170	-14.9
Mobile homes 3/	4,878	32	8.0
Other consumer goods 4/	24,659	242	11.9
Personal cash loans to individuals	28,110	463	20.1
Pools of all other securitized consumer assets (incl. mobile homes) 2/	5,182	-106	-24.1
Loans secured by real estate 5/	50,894	1,099	26.5
Business credit	253,802	-3,960	-18.4
Retail			
Commercial vehicles 6/	38,297	-237	-7.4
Equipment	29,810	29	1.2
Pools of securitized assets 2/	720	22	37.8
Wholesale			
Automotive	30,422	-3,935	-137.4
Equipment	7,119	174	30.1
Other	9,939	-11	-1.3
Pools of securitized assets 2/	0	0	0.0
Leasing			
Automotive	26,567	-290	-12.9
Equipment	67,783	277	4.9
Pools of securitized assets 2/	1,242	-5	-4.8
Other short-term 7/	18,019	-422	-27.5
Other intermediate-term	23,884	437	22.4

1. Includes finance company subsidiaries of bank holding companies but not of retailers and banks. Data are shown before deductions for unearned income and losses. Components may not add to totals due to rounding.
2. Outstanding balances of pools upon which securities have been issued; these balances are no longer carried on the balance sheets of the loan originator. All data on pools of securitized assets are not seasonally adjusted.
3. Complete dwelling units built on a chassis and capable of being towed over the highway by truck but not by car.
4. General merchandise, apparel, furniture, household appliances, recreational vehicles, motorcycles, auto repair, and home modernization.
5. Mainly junior mortgages on residential properties.
6. Passenger car fleets and commercial land vehicles for which licenses are required.
7. Loans on commercial accounts receivable and factored commercial accounts receivable.

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

Millions of dollars

	Jan. 1990 N.S.A.	Jan. 1989 N.S.A.	Jan. 1990 S.A.	Dec. 1989 S.A.	Nov. 1989 S.A.	Jan. 1989 S.A.
Total finance company receivables outstanding	466,360	436,333	464,868	467,004	466,430	435,117
Consumer credit	159,702	154,485	160,173	159,448	157,850	155,087
Retail passenger cars	82,831	86,913	83,837	83,572	84,709	87,968
Pools of securitized auto assets 2/	13,507	10,989	13,507	13,677	11,403	10,989
Mobile homes 3/	4,848	7,331	4,878	4,846	4,783	7,376
Other consumer goods 4/	24,923	20,995	24,659	24,417	23,900	20,773
Personal cash loans to individuals	28,411	25,955	28,110	27,647	28,048	25,680
Pools of all other securitized consumer assets (incl. mobile homes) 2/	5,182	2,302	5,182	5,288	5,007	2,302
Loans secured by real estate 5/	50,719	43,915	50,894	49,794	50,650	44,060
Business credit	255,939	237,933	253,802	257,762	257,930	235,969
Retail						
Commercial vehicles 6/	38,065	36,821	38,297	38,534	38,187	37,041
Equipment	29,797	28,415	29,810	29,781	29,568	28,429
Pools of securitized assets 2/	720	724	720	698	739	724
Wholesale						
Automotive	30,994	34,290	30,422	34,357	33,537	33,664
Equipment	6,938	6,026	7,119	6,945	6,933	6,183
Other	10,029	9,568	9,939	9,949	9,895	9,493
Pools of securitized assets 2/	0	0	0	0	0	0
Leasing						
Automotive	26,960	24,917	26,567	26,856	27,547	24,558
Equipment	69,423	59,755	67,783	67,506	67,677	58,354
Pools of securitized assets 2/	1,242	721	1,242	1,247	1,093	721
Other short-term 7/	17,971	16,651	18,019	18,442	18,892	16,688
Other intermediate-term	23,800	20,045	23,884	23,447	23,861	20,114
MEMO:						
Liability item						
Bank loans (short- and long-term)	14,534	13,512	14,202	13,246	12,963	13,203

See footnotes on page 1.