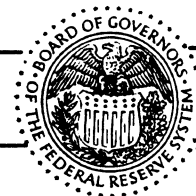


FEDERAL RESERVE statistical release



G. 20

For immediate release
July 1995

FINANCE COMPANIES May 1995

Data have been revised from January 1992 forward to reflect more complete data on pools of securitized assets and newly-computed seasonal factors.

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES ¹

Millions of dollars except as noted

	May	Change from previous month	
Type of receivable	Amount	Amount	Annual rate (percent)
		Seasonally adjusted	
Total	651,914	8,783	16.4
Consumer	186,521	4,672	30.8
Real estate ²	82,656	871	12.8
Business	382,737	3,240	10.2
		Not seasonally adjusted	
Total	651,538	5,834	
Consumer	184,554	2,882	
Motor vehicles	63,687	1,253	
Other consumer ³	75,958	511	
Securitized motor vehicles ⁴	32,047	786	
Securitized other consumer ⁴	12,862	332	
Real Estate ²	82,548	537	
Business	384,436	2,415	
Motor vehicles	127,272	-780	
Retail ⁵	21,093	-1,210	
Wholesale ⁶	39,598	-19	
Leasing	66,581	449	
Equipment	164,477	2,265	
Retail	41,868	686	
Wholesale ⁶	10,721	1,061	
Leasing	111,888	518	
Other business ⁷	64,197	-278	
Securitized business assets ⁴	28,490	1,208	
Retail	5,224	287	
Wholesale	17,676	1,115	
Leasing	5,590	-194	

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 sum to totals because of rounding.

2. Includes all loans secured by liens on any type of real estate, for example, first and junior mortgages and home equity loans.

3. Includes personal cash loans, mobile home loans, and loans to purchase other types of consumer goods such as appliances, apparel, general merchandise, recreation vehicles, and so forth.

4. Outstanding balances of pools upon which securities have been issued; these balances are no longer carried on the balance sheets of the loan originator.

5. Passenger car fleets and commercial land vehicles for which licenses are required.

6. Credit arising from transactions between manufacturers and dealers, that is, floor plan financing.

7. Includes loans on commercial accounts receivable, factored commercial accounts, and receivable dealer capital; small loans used primarily for business or farm purposes; and wholesale and lease paper for mobile homes, campers, and travel trailers.

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES

Millions of dollars

Type of receivable	1994								1995				
	May ^r	Jun. ^r	Jul. ^r	Aug. ^r	Sep. ^r	Oct. ^r	Nov. ^r	Dec. ^r	Jan. ^r	Feb. ^r	Mar. ^r	Apr. ^r	May
Seasonally adjusted													
Total	574,852	577,630	574,247	583,321	593,539	599,302	606,269	614,784	624,038	630,388	637,911	643,131	651,914
Consumer	167,209	169,211	167,626	168,335	173,501	174,110	175,540	176,198	178,430	178,623	180,029	181,849	186,521
Real estate ²	74,310	74,471	75,288	75,680	76,554	77,047	77,933	78,770	79,210	80,326	81,210	81,784	82,656
Business	333,333	333,948	331,334	339,306	343,485	348,145	352,796	359,816	366,398	371,439	376,672	379,497	382,737
Not seasonally adjusted													
Total	574,516	578,670	571,315	578,245	591,321	598,774	607,005	620,975	624,281	629,486	640,378	645,704	651,538
Consumer	165,574	168,022	165,883	167,619	173,543	174,336	176,156	178,999	179,979	178,601	180,653	181,672	184,554
Motor vehicles	59,398	59,788	58,107	58,589	60,522	60,750	61,372	61,609	62,321	61,067	61,256	62,434	63,687
Other consumer ³	62,806	64,530	65,095	66,608	69,784	70,812	71,502	73,221	75,147	73,691	74,534	75,447	75,958
Securitized motor vehicles ⁴	32,623	32,705	31,848	31,787	32,372	31,592	31,531	31,897	30,262	31,304	32,155	31,261	32,047
Securitized other cons. ⁴	10,747	10,999	10,833	10,635	10,865	11,182	11,751	12,272	12,249	12,539	12,708	12,530	12,862
Real estate ²	74,215	73,755	75,379	76,012	76,585	77,235	77,907	78,479	79,592	80,754	80,762	82,011	82,548
Business	334,727	336,893	330,053	334,614	341,193	347,203	352,942	363,497	364,710	370,131	378,963	382,021	384,436
Motor vehicles	104,023	105,828	101,878	102,655	106,365	110,089	113,222	118,197	118,979	121,818	125,805	128,052	127,272
Retail ⁵	20,882	21,024	20,670	20,272	21,164	21,645	22,113	21,514	21,809	21,577	21,652	22,303	21,093
Wholesale ⁶	31,215	31,188	26,154	25,875	27,201	29,302	30,614	35,037	34,493	36,759	38,868	39,617	39,598
Leasing	51,926	53,616	55,054	56,508	58,000	59,142	60,495	61,646	62,677	63,482	65,285	66,132	66,581
Equipment	151,182	151,542	151,480	151,388	152,782	152,675	154,312	157,953	158,820	159,333	161,306	162,212	164,477
Retail	38,518	39,062	39,348	39,629	39,357	38,584	38,912	39,680	40,387	40,329	42,024	41,182	41,868
Wholesale ⁶	8,421	8,419	8,859	8,968	9,119	9,134	9,484	9,678	9,372	9,462	8,913	9,660	10,721
Leasing	104,243	104,061	103,273	102,791	104,306	104,957	105,916	108,595	109,061	109,542	110,369	111,370	111,888
Other business ⁷	55,433	55,849	54,444	56,389	58,101	59,314	59,893	61,495	61,304	63,339	64,815	64,475	64,197
Securitized business assets ⁴	24,089	23,674	22,251	24,182	23,945	25,125	25,515	25,852	25,607	25,641	27,037	27,282	28,490
Retail	3,179	3,352	3,780	3,891	3,735	4,062	3,896	4,494	4,251	4,035	4,404	4,937	5,224
Wholesale	14,577	14,240	12,817	14,147	14,411	15,173	15,641	14,826	14,945	15,465	16,653	16,561	17,676
Leasing	6,333	6,082	5,654	6,144	5,799	5,890	5,978	6,532	6,411	6,141	5,980	5,784	5,590

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES

Millions of dollars

Type of receivable	1993	1994											
	Dec. ¹	Jan. ¹	Feb. ¹	Mar. ¹	Apr. ¹	May ¹	Jun. ¹	Jul. ¹	Aug. ¹	Sep. ¹	Oct. ¹	Nov. ¹	Dec. ¹
Seasonally adjusted													
Total	545,533	549,789	553,496	560,961	565,997	574,852	577,630	574,247	583,321	593,539	599,302	606,269	614,784
Consumer	160,349	160,855	161,440	163,269	164,633	167,209	169,211	167,626	168,335	173,501	174,110	175,540	176,198
Real estate ²	71,965	72,158	72,265	72,577	73,112	74,310	74,471	75,288	75,680	76,554	77,047	77,933	78,770
Business	313,219	316,776	319,792	325,115	328,251	333,333	333,948	331,334	339,306	343,485	348,145	352,796	359,816
Not seasonally adjusted													
Total	550,751	549,754	553,022	562,620	567,985	574,516	578,670	571,315	578,245	591,321	598,774	607,005	620,975
Consumer	162,770	161,983	161,596	163,821	164,495	165,574	168,022	165,883	167,619	173,543	174,336	176,156	178,999
Motor vehicles	56,057	57,474	58,253	58,999	60,660	59,398	59,788	58,107	58,589	60,522	60,750	61,372	61,609
Other consumer ³	60,396	60,008	59,781	61,114	62,146	62,806	64,530	65,095	66,608	69,784	70,812	71,502	73,221
Securitized motor vehicles ⁴	36,024	34,190	33,451	33,173	31,328	32,623	32,705	31,848	31,787	32,372	31,592	31,531	31,897
Securitized other cons. ⁴	10,293	10,311	10,111	10,535	10,361	10,747	10,999	10,833	10,635	10,865	11,182	11,751	12,272
Real estate ²	71,727	72,512	72,566	72,132	73,297	74,215	73,755	75,379	76,012	76,585	77,235	77,907	78,479
Business	316,254	315,259	318,860	326,667	330,193	334,727	336,893	330,053	334,614	341,193	347,203	352,942	363,497
Motor vehicles	95,173	93,257	95,902	100,071	102,309	104,023	105,828	101,878	102,655	106,365	110,089	113,222	118,197
Retail ⁵	18,091	18,800	19,576	20,237	20,772	20,882	21,024	20,670	20,272	21,164	21,645	22,113	21,514
Wholesale ⁶	31,148	28,105	29,606	31,251	31,308	31,215	31,188	26,154	25,875	27,201	29,302	30,614	35,037
Leasing	45,934	46,352	46,720	48,583	50,229	51,926	53,616	55,054	56,508	58,000	59,142	60,495	61,646
Equipment	145,452	144,443	143,873	146,004	147,267	151,182	151,542	151,480	151,388	152,782	152,675	154,312	157,953
Retail	35,513	35,457	35,440	36,277	37,035	38,518	39,062	39,348	39,629	39,357	38,584	38,912	39,680
Wholesale ⁶	8,001	8,025	8,030	8,324	8,329	8,421	8,419	8,859	8,968	9,119	9,134	9,484	9,678
Leasing	101,938	100,961	100,403	101,403	101,903	104,243	104,061	103,273	102,791	104,306	104,957	105,916	108,595
Other business ⁷	53,997	53,231	54,437	56,225	56,962	55,433	55,849	54,444	56,389	58,101	59,314	59,893	61,495
Securitized business assets ⁴	21,632	24,328	24,648	24,367	23,655	24,089	23,674	22,251	24,182	23,945	25,125	25,515	25,852
Retail	2,869	2,703	3,136	2,971	2,870	3,179	3,352	3,780	3,891	3,735	4,062	3,896	4,494
Wholesale	10,584	13,755	14,379	14,364	14,349	14,577	14,240	12,817	14,147	14,411	15,173	15,641	14,826
Leasing	8,179	7,870	7,133	7,032	6,436	6,333	6,082	5,654	6,144	5,799	5,890	5,978	6,532

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES

Millions of dollars

Type of receivable	1992	1993											
	Dec. ^r	Jan. ^r	Feb. ^r	Mar. ^r	Apr. ^r	May ^r	Jun. ^r	Jul. ^r	Aug. ^r	Sep. ^r	Oct. ^r	Nov. ^r	Dec. ^r
Seasonally adjusted													
Total	539,996	534,858	537,355	536,007	538,170	529,473	532,405	536,030	534,860	536,786	540,002	542,934	545,533
Consumer	157,579	156,519	156,615	155,376	156,162	153,132	153,678	154,766	154,922	155,574	158,118	158,772	160,349
Real estate ²	72,473	72,945	73,413	73,044	73,647	70,341	71,988	71,700	71,380	71,017	71,322	71,886	71,965
Business	309,944	305,394	307,327	307,587	308,360	306,000	306,740	309,564	308,558	310,195	310,561	312,276	313,219
Not seasonally adjusted													
Total	544,691	534,589	537,346	536,597	539,602	529,246	533,485	533,552	530,853	534,842	539,604	543,703	550,751
Consumer	159,558	157,229	156,911	155,720	156,073	151,869	152,658	153,352	154,521	155,590	158,229	159,204	162,770
Motor vehicles	57,259	56,868	53,741	53,157	53,638	53,611	55,309	56,445	54,916	54,022	54,275	55,476	56,057
Other consumer ³	61,020	60,182	59,888	59,491	59,543	54,922	55,265	55,739	56,115	57,007	57,371	58,214	60,396
Securitized motor vehicles ⁴	29,734	28,871	32,903	32,956	32,578	33,224	31,757	30,879	33,519	34,163	36,636	35,764	36,024
Securitized other cons. ⁴	11,545	11,308	10,379	10,116	10,314	10,112	10,327	10,289	9,971	10,398	9,947	9,750	10,293
Real estate ²	72,243	73,292	73,584	72,503	73,798	70,254	71,360	71,789	71,734	71,092	71,510	71,859	71,727
Business	312,890	304,068	306,851	308,374	309,731	307,123	309,467	308,411	304,598	308,160	309,865	312,640	316,254
Motor vehicles	89,011	88,198	88,202	89,440	90,765	93,338	92,784	92,272	89,546	90,955	91,552	93,377	95,173
Retail ⁵	20,541	20,444	19,226	18,350	18,734	18,171	18,763	19,613	19,317	20,603	19,149	18,581	18,091
Wholesale ⁶	29,890	28,654	29,979	31,691	31,961	32,130	31,674	27,333	25,054	25,442	27,228	29,389	31,148
Leasing	38,580	39,100	38,997	39,399	40,070	43,037	42,347	45,326	45,175	44,910	45,175	45,407	45,934
Equipment	151,424	145,857	144,659	144,423	144,194	139,427	142,477	143,525	143,104	144,445	144,318	143,365	145,452
Retail	33,521	33,291	33,194	33,197	32,722	32,839	33,218	34,940	35,209	35,314	34,586	34,471	35,513
Wholesale ⁶	8,680	8,584	8,296	8,693	8,678	8,589	8,525	8,292	8,098	8,173	8,113	7,821	8,001
Leasing	109,223	103,982	103,169	102,533	102,794	97,999	100,734	100,293	99,797	100,958	101,619	101,073	101,938
Other business ⁷	60,856	58,728	58,814	58,875	58,826	56,992	56,491	56,227	55,789	56,462	56,835	56,556	53,997
Securitized business assets ⁴	11,599	11,285	15,176	15,636	15,946	17,366	17,715	16,387	16,159	16,298	17,160	19,342	21,632
Retail	1,120	1,062	1,022	973	1,522	1,901	2,011	1,944	1,882	1,815	2,322	3,028	2,869
Wholesale	5,756	5,582	9,405	9,823	9,745	9,690	9,639	8,418	8,425	8,622	8,875	9,493	10,584
Leasing	4,723	4,641	4,749	4,840	4,679	5,775	6,065	6,025	5,852	5,861	5,963	6,821	8,179

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES

Millions of dollars

Type of receivable	1991	1992											
	Dec.	Jan. ^r	Feb. ^r	Mar. ^r	Apr. ^r	May ^r	Jun. ^r	Jul. ^r	Aug. ^r	Sep. ^r	Oct. ^r	Nov. ^r	Dec. ^r
Seasonally adjusted													
Total	523,825	527,467	528,048	527,088	526,750	529,034	531,071	531,649	533,837	533,859	534,260	536,109	539,996
Consumer	154,389	155,008	155,959	156,502	155,751	155,849	155,926	155,595	156,367	157,167	156,503	157,641	157,579
Real estate ²	67,376	68,097	68,610	69,359	69,706	70,105	70,019	70,739	71,391	71,842	72,223	72,225	72,473
Business	302,060	304,362	303,479	301,226	301,293	303,080	305,126	305,316	306,080	304,849	305,533	306,242	309,944
Not seasonally adjusted													
Total	527,329	527,470	528,322	526,794	527,324	529,096	532,779	529,355	530,558	532,021	534,060	536,974	544,691
Consumer	155,671	155,373	156,227	156,539	155,555	154,923	155,135	154,567	156,330	157,298	156,474	157,897	159,558
Motor vehicles	62,232	61,096	60,900	59,668	60,798	58,571	59,222	59,659	59,695	59,175	58,707	57,871	57,259
Other consumer ³	59,468	57,962	60,059	59,407	58,046	58,114	57,941	57,971	58,474	58,505	58,574	59,799	61,020
Securitized motor vehicles ⁴	23,361	25,133	24,295	25,984	24,863	26,688	26,194	25,392	26,852	28,204	27,822	28,785	29,734
Securitized other cons. ⁴	10,610	11,182	10,973	11,480	11,848	11,550	11,778	11,545	11,309	11,414	11,371	11,442	11,545
Real estate ²	67,132	68,363	68,625	68,765	69,807	70,016	69,523	70,820	71,818	71,957	72,476	72,227	72,243
Business	304,526	303,734	303,470	301,490	301,962	304,157	308,121	303,968	302,410	302,766	305,110	306,850	312,890
Motor vehicles	91,554	89,275	89,497	89,019	90,171	89,642	91,137	88,725	86,824	86,447	88,002	87,039	89,011
Retail ⁵	23,967	22,865	22,765	21,724	21,963	21,191	21,706	22,103	21,799	21,488	21,848	20,904	20,541
Wholesale ⁶	31,164	30,042	30,780	30,748	31,110	30,845	30,459	27,100	25,051	25,290	26,391	26,829	29,890
Leasing	36,423	36,368	35,952	36,547	37,098	37,606	38,972	39,522	39,974	39,669	39,763	39,306	38,580
Equipment	140,396	141,716	141,400	141,462	142,226	143,434	146,552	146,267	146,362	147,500	147,184	148,072	151,424
Retail	30,952	31,628	31,502	31,593	31,810	32,894	33,940	33,723	33,619	32,921	32,810	32,736	33,521
Wholesale ⁶	9,671	9,550	9,663	9,316	9,312	9,225	9,281	9,209	9,103	8,996	8,918	8,818	8,680
Leasing	99,773	100,538	100,235	100,553	101,104	101,315	103,331	103,335	103,640	105,583	105,456	106,518	109,223
Other business ⁷	63,802	64,462	64,364	62,855	61,500	61,789	60,798	60,052	59,896	59,442	59,910	60,124	60,856
Securitized business assets ⁴	8,774	8,281	8,209	8,154	8,065	9,292	9,634	8,924	9,328	9,377	10,014	11,615	11,599
Retail	576	531	526	480	206	196	178	170	158	152	690	1,157	1,120
Wholesale	5,285	5,042	5,071	5,098	5,137	5,147	5,231	4,649	5,199	5,379	5,592	5,812	5,756
Leasing	2,913	2,708	2,612	2,576	2,722	3,949	4,225	4,105	3,971	3,846	3,732	4,646	4,723