

# FEDERAL RESERVE statistical release



December 1985

Finance Companies — October 1985

G.20(422)

## RECEIVABLES OUTSTANDING AT FINANCE COMPANIES<sup>1</sup>

Millions of dollars

Type of Credit	Not seasonally adjusted October 31, 1985	Seasonally adjusted increase or decrease (-):		
		1985		
		August	September	October
Retail financing of installment sales				
Automotive				
Passenger cars	72,607	1,844	5,976	2,595
Commercial vehicles <sup>2</sup>	14,341	389	660	586
Mobile homes <sup>3</sup>	9,177	-13	-19	32
Other consumer goods <sup>4</sup>	13,592	248	116	86
Equipment	20,297	-37	-329	-46
Wholesale financing				
Auto	18,923	759	-4,746	3,716
Equipment	4,450	-80	6	32
All other	7,139	59	118	45
Lease financing				
Auto	15,847	461	409	417
Equipment	38,252	231	271	381
Personal cash loans to individuals	23,470	292	334	427
Other short-term business credit <sup>5</sup>	15,462	-354	677 <sup>r</sup>	-662
Other intermediate-term business credit	11,346	2	-446	643
Loans secured by real estate <sup>6</sup>	29,395	308	-667	359
MEMO: Consumer credit and real estate loans <sup>7</sup>	148,241	2,679	5,740	3,499
Business credit <sup>8</sup>	146,057	1,430	-3,380 <sup>r</sup>	5,112

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. Passenger car fleets and commercial land vehicles for which licenses are required.
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. Loans on commercial accounts receivable and factored commercial accounts receivables.
6. Mainly junior mortgages.
7. Consumer credit includes personal cash loans to individuals and retail financing of passenger cars, mobile homes, and other consumer goods.
8. Retail financing of equipment, wholesale financing, lease financing, and other short- and intermediate-term business credit.

r--revised.

CREDIT EXTENDED AND LIQUIDATED AND CHANGE IN EXTENSIONS AND LIQUIDATIONS AT FINANCE COMPANIES<sup>1</sup>

Seasonally adjusted, in millions of dollars

Type of receivable	Extended			Liquidated			Change in extensions		Change in liquidations	
	1985			1985			from a	from a	from a	from a
	Aug.	Sept.	Oct.	Aug.	Sept.	Oct.	month ago	year ago	month ago	year ago
Retail financing of installment sales										
Automotive										
Passenger cars	4,584	9,736	6,009	2,740	3,760	3,414	-3,727	2,850	-346	1,115
Commercial vehicles <sup>2</sup>	1,212	1,488	1,441	823	828	855	-47	651	27	127
Mobile homes <sup>3</sup>	184	189	171	197	208	139	-18	-60	-69	-473
Other consumer goods <sup>4</sup>	1,599	1,477	1,617	1,351	1,361	1,531	140	105	170	314
Equipment	1,105	1,180	1,222	1,142	1,509	1,268	42	174	-241	245
Wholesale financing										
Auto	10,471	7,853	12,252	9,712	12,599	8,536	4,399	1,944	-4,063	-620
Equipment	882	508	494	962	502	462	-14	-66	-40	-135
All other	1,695	1,751	1,815	1,636	1,633	1,770	64	176	137	154
Lease financing										
Auto	1,117	1,119	972	656	710	555	-147	87	-155	43
Equipment	1,048	1,215	1,178	817	944	797	-37	14	-147	164
Personal cash loans to individuals	2,527	2,842	2,731	2,235	2,508	2,304	-111	974	-204	171
Other short-term business credit <sup>5</sup>	9,994	9,654	9,749	10,348	8,977 <sup>r</sup>	10,411	95	637	1,434	1,643
Other intermediate-term business credit	1,418	1,343	1,976	1,416	1,789	1,333	633	685	-456	573
Loans secured by real estate <sup>7</sup>	1,161	1,388	1,501	853	2,055	1,142	113	410	-913	294
MEMO: Consumer credit and real estate loans <sup>7</sup>	10,055	15,632	12,029	7,376	9,892	8,530	-3,603	4,279	-1,362	1,421
Business credit <sup>8</sup>	28,942	26,111	31,099	27,512	29,491 <sup>r</sup>	25,987	4,988	4,302	-3,504	2,194

See footnotes on page 1.

SELECTED LIABILITIES OF FINANCE COMPANIES<sup>1</sup>

Millions of dollars

Type of liability	Not seasonally adjusted October 31, 1985	Seasonally adjusted increase or decrease (-):		
		1985		
		August	September	October
Bank loans (short- and long-term)	17,283	-444	-345	-560
Commercial paper (directly placed and dealer placed)	94,416	4,908	5,032	1,083