## FEDERAL RESERVE statistical release



June 1986

## Finance Companies - April 1986

G.20(422)

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

	Not seasonally adjusted	Seasonally adjusted increase or decrease: 1986			
Type of Credit	April 30,				
	1986	February	March	Apri	
Retail financing of installment sales					
Automotive					
Passenger cars	78,931	2,307	1,115	698	
Commercial vehicles 2/	15,199	360	125	197	
Mobile homes 3/	9,140	-88	121	-41	
Other consumer goods 4/	13,733	36	-13	-84	
Equipment	20,083	-237	27	-135	
Wholesale financing	•				
Auto	26,581	1,028	2,097	169	
Equipment	4,709	-15	64	70	
All other	7,732	39	168	<del>-</del> 73	
Leasing					
Auto	16,119	178	47	284	
Equipment	40,088	46	<b>-</b> 195	59	
Personal cash loans to individuals	24,690	194	-213	633	
Other short-term business credit 5/	16,843	<del>-</del> 27	322	-385	
Other intermediate-term business credit	12,473	-68	13	277	
Loans secured by real estate 6/	31,498	997	643	65	
MEMO: Consumer credit and real estate					
loans 7/	157,992	3,446	1,653	1,271	
Business credit 8/	159,827	1,304	2,667	464	

<sup>1.</sup> 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.

- 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 commercial vehicles and equipment, wholesale financing, lease financing, and other short- and intermediate-term business credit.
- \* Less than +/- \$0.5 million.

<sup>2.</sup> Passenger car fleets and commercial land vehicles for which licenses are required.

<sup>3.</sup> Complete dwelling units built on a chassis and capable of being towed over the highway by truck but not by car.

<sup>4.</sup> General merchandise, apparel, furniture, household appliances, recreational vehicles, motorcycles, auto repair, and home modernization.

<sup>5.</sup> Loans on commercial accounts receivable and factored commercial accounts receivable.

## CREDIT EXTENDED AND LIQUIDATED AND CHANGE IN EXTENSIONS AND LIQUIDATIONS AT FINANCE COMPANIES 1/

Seasonally adjusted, in millions of dollars

+t.							Chang extens	e in	Chang liquid	e in lations
	Extended			Liquidated					from a	
Type of receivable		1986		1986		month	year	month	year	
	Feb.	Mar.	Apr.	Feb.	Mar.	Apr.	ago	ago	ago	ago
	ľ	1	1	ļ	ļ	ļ.	Į.	1	!	
Retail financing of	l	1	!	ļ	!	ļ	ļ	!	į	
installment sales	Ţ	!	ļ	ļ	!	į	ļ.	1	į.	
Automotive	[						1561	0001	0701	954
Passenger cars	5,263	4,030	4,486	2,956	2,915	3,788	456	290	873	954
Commercial	ļ		l l	!	!	!	_ 1		.!	1.0
vehicles 2/	1,256		1,115	896	918	918	71	226	-1	148
Mobile homes 3/	262	249	233	350	128	274	-16	*	146	54
Other consumer	1		1	ļ	I	!	!	- !		
goods 4/	1,426		1,515	1,390				-80	222	183
Equipment	692	805	858	929	778	993	54	-204	215	-172
Wholesale financing	1	ļ	1	I				!		
Auto		10,900	9,897		-	• •	-1,003	807	925	1,056
Equipment	540	•	545	555	463	475	18	66	12	-217
All other	1,563	1,631	1,657	1,525	1,463	1,730	26	30	268	44
Lease financing	· [	1	1	1	ı İ	!	!	!		001
Auto	787	814					-44	-323	-282	-221
Equipment	1,573	1,309	1,275	1,527	1,503	1,216	-33	-38	-287 [	111
Personal cash loans			- 1	1		1	l l			
to individuals	2,881	2,542	2,667	2,687	2,755	2,034	125	103	-721	-200
Other short-term	_	1		1	1	l	1			
business credit 5/	10,094	9,209	8,784	10,122	8,887	9,168	-425	-664	281	-323
Other intermediate-		1 1		l	1	l	ļ	1	. !	
term business		1 1					1	1		
credit	1,407	1,288	1,477	1,475	1,275	1,200	189	381	-76	-14
Loans secured by		1			[ [		!	1.		
real estate 6/	1,213	1,300	1,146	216	657	1,081	-1541	91	424	253
MEMO: Consumer		1						ļ	Į.	
credit and		1				}	ļ	!	. !	
real estate									!	
loans 7/	11,045	9,485	10,047	7,599	7,832	8,776	562	322	944	1,244
Business	-	1		i			l			
credit 8/	28,644	27,526	26,378	27,340	24,859	25,915	-1,148	280	1,056	411
016010		i	ĺ	1				1	1	

See footnotes on page 1.

## SELECTED LIABILITIES OF FINANCE COMPANIES

Millions of dollars

Type of liability	Not seasonally adjusted April 30, 1986	Seasonally adjusted increase or decrease (-):  1986			
		February	March	April	
Bank loans (short- and long-term)	22,148	489	440	1,939	
Commercial paper (directly placed and dealer placed)	101,828	3,360	119	-1,089	