



# FEDERAL RESERVE statistical release

## LIBRARY

SEP 12 1988

FEDERAL RESERVE BANK  
OF PHILADELPHIA

September 1988

Finance Companies - July 1988

G.20 (422)

### RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

Seasonally adjusted, in millions of dollars

	Outstanding July 31, 1988	====Change Net amount	from June:==== Percent, at an annual rate
Total finance company receivables outstanding	410,430	1,056	3.1
Consumer credit	143,812	-936	-7.8
Retail passenger cars	98,896	-1,004	-12.1
Mobile homes 2/	7,436	-77	-12.3
Other consumer goods 3/	15,276	11	0.9
Personal cash loans to individuals	22,204	135	7.3
Loans secured by real estate 4/	42,912	419	11.8
Business credit	223,706	1,573	8.5
Retail commercial vehicles 5/	37,682	163	5.2
Retail equipment	27,428	-120	-5.2
Wholesale automotive	28,449	-282	-11.8
Wholesale equipment	5,654	97	20.9
All other wholesale	8,458	-23	-3.3
Automotive leasing	24,400	324	16.1
Equipment leasing	52,803	438	10.0
Other short-term business credit 6/	19,095	500	32.3
Other intermediate-term business credit	19,736	476	29.7

1. Includes finance company subsidiaries of bank holding companies but not of retailers and banks. Includes outstanding balances on securitized auto loans originated by finance companies. Data are shown before deductions for unearned income and losses. Components may not add to totals due to rounding.
2. Complete dwelling units built on a chassis and capable of being towed over the highway by truck but not by car.
3. General merchandise, apparel, furniture, household appliances, recreational vehicles, motorcycles, auto repair, and home modernization.
4. Mainly junior mortgages on residential properties.
5. Passenger car fleets and commercial land vehicles for which licenses are required.
6. Loans on commercial accounts receivable and factored commercial accounts receivable.

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

Millions of dollars

	July 1988 N.S.A.	July 1987 N.S.A.	July 1988 S.A.	June 1988 S.A.	May 1988 S.A.	July 1987 S.A.
Total finance company receivables outstanding	410,081	362,430	410,430	409,374	407,034	362,647
Consumer credit	144,231	136,883	143,812	144,748	144,454	136,414
Retail passenger cars	99,440	95,697	98,896	99,900	99,708	95,132
Mobile homes 2/	7,458	8,474	7,436	7,513	7,578	8,452
Other consumer goods 3/	15,216	12,391	15,276	15,265	14,960	12,443
Personal cash loans to individuals	22,117	20,301	22,204	22,069	22,208	20,387
Loans secured by real estate 4/	42,998	37,085	42,912	42,493	42,276	37,014
Business credit	222,852	188,482	223,706	222,133	220,304	189,219
Retail commercial vehicles 5/	37,618	31,051	37,682	37,519	37,219	31,094
Retail equipment	27,623	23,891	27,428	27,548	27,081	23,727
Wholesale automotive	28,210	27,817	28,449	28,731	28,260	28,103
Wholesale equipment	5,772	5,523	5,654	5,557	5,237	5,414
All other wholesale	8,195	7,435	8,458	8,481	8,414	7,664
Automotive leasing	24,473	20,876	24,400	24,076	23,690	20,807
Equipment leasing	52,418	39,928	52,803	52,365	52,126	40,217
Other short-term business credit 6/	18,870	16,972	19,095	18,595	18,700	17,160
Other intermediate-term business credit	19,673	14,989	19,736	19,260	19,578	15,033
MEMO:						
Liability item						
Bank loans (short- and long-term)	13,192	16,352	13,313	13,320	14,573	16,509

See footnotes on page 1.