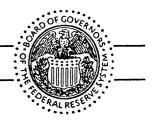
## FEDERAL RESERVE statistical release



February 1989

Finance Companies - December 1988

G.20 (422)

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

Seasonally adjusted, in millions of dollars

	Outstanding December 31, 1988	Net 1	om November:== Percent, at an annual rate
Total finance company receivables outstanding Consumer credit Retail passenger cars Mobile homes 2/ Other consumer goods 3/ Personal cash loans to individuals	422,940 143,523 96,368 7,210 16,919 23,026	543 -14	
Loans secured by real estate 4/ Business credit Retail commercial vehicles 5/ Retail equipment Wholesale automotive	44,609 234,808 37,067 27,919 33,879	300 749 83 -240	-9.8 8.1 3.8 2.7 -10.2 50.0
Wholesale equipment All other wholesale Automotive leasing Equipment leasing Other short-term business credit 6/ Other intermediate-term business credit	6,083 9,278 24,639 58,147 18,133 19,664	1,853 -1,483	

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

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highway by truck but not by car.

 General merchandise, apparel, furniture, household appliances, recreational vehicles, motorcycles, auto repair, and home modernization.
Mainly junior mortgages on residential properties.
Passenger car fleets and commercial land vehicles for which licenses are required.
Loans on commercial accounts receivable and factored commercial accounts receivable.

## RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

## Millions of dollars

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	Dec. 1988 N.S.A.	Dec. 1987 N.S.A.	Dec. 1988 S.A.	Nov. 1988 S.A.	Oct. 1988 S.A.	Dec. 1987 S.A.
Total finance company						
receivables outstanding	426,743	388,213	422,940	420,594	418,380	385,13
Consumer credit	144,731	141,118	143,523	142,226	142,480	140,07
Retail passenger cars	96,541	98,182	96,368	95,825	96,400	98,02
Mobile homes 2/	7,206	7,770	7,210	7,224	7,243	7,77
Other consumer goods 3/ Personal cash loans to	17,359	13,932	16,919	15,960	15,960	13,57
individuals	23,625	21,234	23,026	23,217	22,878	20,69
Loans secured by						
real estate 4/	44,966	39,502	44,609	44,309	44,092	39,20
Business credit Retail commercial	237,046	207,593	234,808	234,059	231,807	205,86
vehicles 5/	37,660	36,244	37,067	36,984	37,359	35,6
Retail equipment	28,151	25,191	27,919	28,160	27,841	24,98
Wholesale automotive	33,804	31,026	33,879	32,523	32,523	31,06
Wholesale equipment	5,866	5,493	6,083	6,045	5,888	5,69
All other wholesale	9,451	8,556	9,278	9,025	8,867	8,40
Automotive leasing	24,686	21,980	24,639	24,623	24,186	21,9
Equipment leasing Other short-term	59,897	44,274	58,147	56,294	55,786	43,00
business credit 6/ Other intermediate-term	17,765	17,663	18,133	19,616	19,239	18,02
business credit	19,766	17,166	19,664	20,790	20,117	17,0
MEMO:	10,000	1,1100	10,004	20,100	20,111	1,0
Liability item Bank loans (short-						
and long-term)	14,322	16,402	13,419	15,124	13,304	15 <b>,</b> 3

See footnotes on page 1.

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