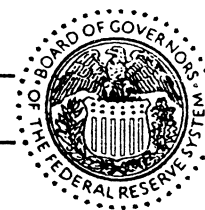


FEDERAL RESERVE statistical release



April 1989

Finance Companies - February 1989

G.20 (422)

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

Seasonally adjusted, in millions of dollars

	Outstanding February 28, 1989	===Change from January:=== Net amount	Percent, at an annual rate
Total finance company receivables outstanding	430,203	3,814	10.7
Consumer credit	147,356	2,170	17.9
Retail passenger cars	98,562	1,672	20.7
Mobile homes 2/	7,063	-78	-13.1
Other consumer goods 3/	17,592	260	18.0
Personal cash loans to individuals	24,139	317	16.0
Loans secured by real estate 4/	46,493	1,028	27.1
Business credit	236,354	616	3.1
Retail commercial vehicles 5/	37,820	-210	-6.6
Retail equipment	28,051	-227	-9.6
Wholesale automotive	34,298	490	17.4
Wholesale equipment	6,122	-75	-14.4
All other wholesale	9,493	-54	-6.8
Automotive leasing	24,975	314	15.3
Equipment leasing	57,860	-584	-12.0
Other short-term business credit 6/	17,791	724	50.9
Other intermediate-term business credit	19,945	237	14.4

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

	Feb. 1989 N.S.A.	Feb. 1988 N.S.A.	Feb. 1989 S.A.	Jan. 1989 S.A.	Dec. 1988 S.A.	Feb. 1988 S.A.
Total finance company receivables outstanding	430,996	397,084	430,203	426,389	422,940	396,857
Consumer credit	144,766	140,321	147,356	145,186	143,523	142,948
Retail passenger cars	96,019	97,536	98,562	96,890	96,368	100,119
Mobile homes 2/	7,045	7,660	7,063	7,141	7,210	7,679
Other consumer goods 3/ Personal cash loans to individuals	17,580	13,935	17,592	17,333	16,919	13,945
	24,122	21,190	24,139	23,822	23,026	21,205
Loans secured by real estate 4/	46,442	40,527	46,493	45,465	44,609	40,572
Business credit	239,788	216,236	236,354	235,738	234,808	213,337
Retail commercial vehicles 5/	37,491	36,002	37,820	38,030	37,067	36,318
Retail equipment	28,135	27,057	28,051	28,278	27,919	26,976
Wholesale automotive	36,620	30,594	34,298	33,808	33,879	28,654
Wholesale equipment	6,044	5,255	6,122	6,196	6,083	5,323
All other wholesale	9,568	8,397	9,493	9,547	9,278	8,331
Automotive leasing	25,307	23,407	24,975	24,660	24,639	23,100
Equipment leasing	58,664	48,845	57,860	58,444	58,147	48,175
Other short-term business credit 6/ Other intermediate-term business credit	17,942	18,014	17,791	17,066	18,133	17,862
	20,017	18,665	19,945	19,708	19,664	18,598
MEMO: Liability item Bank loans (short- and long-term)	14,135	12,155	14,334	13,203	13,419	12,326

See footnotes on page 1.