

FEDERAL RESERVE statistical release



January 1990

Finance Companies - November 1989

G.20 (422)

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

Seasonally adjusted, in millions of dollars

	Outstanding November 30, 1989	===Change from October:=== Net amount	Percent, at an annual rate
Total finance company receivables outstanding	466,430	-730	-1.9
Consumer credit	157,850	512	3.9
Retail passenger cars	84,709	-105	-1.5
Pools of securitized auto assets 2/	11,403	-108	-11.3
Mobile homes 3/	4,783	-488	-111.2
Other consumer goods 4/	23,900	408	20.8
Personal cash loans to individuals	28,048	351	15.2
Pools of all other securitized consumer assets (incl. mobile homes) 2/	5,007	454	119.7
Loans secured by real estate 5/	50,650	-89	-2.1
Business credit	257,930	-1,153	-5.3
Retail			
Commercial vehicles 6/	38,187	-765	-23.6
Equipment	29,568	-25	-1.0
Pools of securitized assets 2/	739	24	40.3
Wholesale			
Automotive	33,537	-1,673	-57.0
Equipment	6,933	90	15.8
Other	9,895	-32	-3.8
Pools of securitized assets 2/	0	0	0.0
Leasing			
Automotive	27,547	105	4.6
Equipment	67,677	890	16.0
Pools of securitized assets 2/	1,093	-106	-106.1
Other short-term 7/	18,892	-595	-36.7
Other intermediate-term	23,861	934	48.9

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. Outstanding balances of pools upon which securities have been issued; these balances are no longer carried on the balance sheets of the loan originator. All data on pools of securitized assets are not seasonally adjusted.
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. Mainly junior mortgages on residential properties.
6. Passenger car fleets and commercial land vehicles for which licenses are required.
7. Loans on commercial accounts receivable and factored commercial accounts receivable.

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

Millions of dollars

	Nov. 1989 N.S.A.	Nov. 1988 N.S.A.	Nov. 1989 S.A.	Oct. 1989 S.A.	Sept. 1989 S.A.	Nov. 1988 S.A.
Total finance company receivables outstanding	465,687	421,126	466,430	467,161	464,608	421,229
Consumer credit	160,214	146,039	157,850	157,339	156,712	143,489
Retail passenger cars	86,674	98,884	84,709	84,814	88,317	96,661
Pools of securitized auto assets 2/	11,403	0	11,403	11,511	8,104	0
Mobile homes 3/	4,813	7,242	4,783	5,272	5,087	7,197
Other consumer goods 4/	24,070	16,657	23,900	23,492	23,353	16,540
Personal cash loans to individuals	28,247	23,256	28,048	27,697	27,432	23,092
Pools of all other securitized consumer assets (incl. mobile homes) 2/	5,007	0	5,007	4,553	4,418	0
Loans secured by real estate 5/	50,515	43,937	50,650	50,739	49,045	44,041
Business credit	254,958	231,150	257,930	259,083	258,851	233,699
Retail						
Commercial vehicles 6/	38,966	37,180	38,187	38,952	39,258	36,444
Equipment	29,589	28,237	29,568	29,594	29,639	28,214
Pools of securitized assets 2/	739	0	739	715	755	0
Wholesale						
Automotive	32,749	31,437	33,537	35,210	37,243	32,201
Equipment	6,730	5,804	6,933	6,843	6,602	5,980
Other	10,114	9,237	9,895	9,927	9,957	9,037
Pools of securitized assets 2/	0	0	0	0	0	0
Leasing						
Automotive	26,720	23,880	27,547	27,442	26,865	24,621
Equipment	65,980	55,583	67,677	66,787	65,170	56,973
Pools of securitized assets 2/	1,093	0	1,093	1,199	948	0
Other short-term 7/	18,865	19,355	18,892	19,487	19,611	19,407
Other intermediate-term	23,413	20,437	23,861	22,926	22,804	20,822
MEMO:						
Liability item						
Bank loans (short- and long-term)	12,854	14,997	12,963	13,188	12,060	15,124

See footnotes on page 1.