

FEDERAL RESERVE statistical release



February 1990

Finance Companies - December 1989

G.20 (422)

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

Seasonally adjusted, in millions of dollars

	Outstanding December 31, 1989	===Change Net amount	from November:== Percent, at an annual rate
Total finance company receivables outstanding	467,004	573	1.5
Consumer credit	159,448	1,597	12.1
Retail passenger cars	83,572	-1,136	-16.1
Pools of securitized auto assets 2/	13,677	2,274	239.3
Mobile homes 3/	4,846	62	15.6
Other consumer goods 4/	24,417	517	25.9
Personal cash loans to individuals	27,647	-400	-17.1
Pools of all other securitized consumer assets (incl. mobile homes) 2/	5,288	281	67.3
Loans secured by real estate 5/	49,794	-856	-20.3
Business credit	257,762	-168	-0.8
Retail			
Commercial vehicles 6/	38,534	347	10.9
Equipment	29,781	213	8.6
Pools of securitized assets 2/	698	-41	-66.6
Wholesale			
Automotive	34,357	820	29.3
Equipment	6,945	11	1.9
Other	9,949	54	6.6
Pools of securitized assets 2/	0	0	0.0
Leasing			
Automotive	26,856	-691	-30.1
Equipment	67,506	-171	-3.0
Pools of securitized assets 2/	1,247	154	169.1
Other short-term 7/	18,442	-450	-28.6
Other intermediate-term	23,447	-414	-20.8

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

	Dec. 1989 N.S.A.	Dec. 1988 N.S.A.	Dec. 1989 S.A.	Nov. 1989 S.A.	Oct. 1989 S.A.	Dec. 1988 S.A.
Total finance company receivables outstanding	470,394	426,221	467,004	466,430	467,161	423,289
Consumer credit	160,758	146,212	159,448	157,850	157,339	145,181
Retail passenger cars	83,631	97,245	83,572	84,709	84,814	97,206
Pools of securitized auto assets 2/	13,677	0	13,677	11,403	11,511	0
Mobile homes 3/	4,848	7,191	4,846	4,783	5,272	7,186
Other consumer goods 4/	25,003	18,059	24,417	23,900	23,492	17,632
Personal cash loans to individuals	28,311	23,717	27,647	28,048	27,697	23,157
Pools of all other securitized consumer assets (incl. mobile homes) 2/	5,288	0	5,288	5,007	4,553	0
Loans secured by real estate 5/	49,712	43,521	49,794	50,650	50,739	43,580
Business credit	259,924	236,488	257,762	257,930	259,083	234,529
Retail						
Commercial vehicles 6/	38,993	36,998	38,534	38,187	38,952	36,548
Equipment	29,796	28,315	29,781	29,568	29,594	28,298
Pools of securitized assets 2/	698	0	698	739	715	0
Wholesale						
Automotive	34,872	33,823	34,357	33,537	35,210	33,300
Equipment	6,825	5,876	6,945	6,933	6,843	5,983
Other	10,220	9,590	9,949	9,895	9,927	9,341
Pools of securitized assets 2/	0	0	0	0	0	0
Leasing						
Automotive	26,894	24,698	26,856	27,547	27,442	24,673
Equipment	68,728	58,506	67,506	67,677	66,787	57,455
Pools of securitized assets 2/	1,247	0	1,247	1,093	1,199	0
Other short-term 7/	17,991	17,370	18,442	18,892	19,487	17,796
Other intermediate-term	23,660	21,312	23,447	23,861	22,926	21,134
MEMO:						
Liability item						
Bank loans (short- and long-term)	14,137	14,322	13,246	12,963	13,188	13,419

See footnotes on page 1.