

FEDERAL RESERVE statistical release



April 1990

Finance Companies - February 1990

G.20 (422)

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

Seasonally adjusted, in millions of dollars

	Outstanding February 28, 1990	===Change from January:=== Net amount	Percent, at an annual rate
Total finance company receivables outstanding	464,875	7	0.0
Consumer credit	161,063	890	6.7
Retail passenger cars	82,912	-925	-13.2
Pools of securitized auto assets 2/	14,590	1,083	96.2
Mobile homes 3/	4,880	2	0.6
Other consumer goods 4/	25,088	429	20.9
Personal cash loans to individuals	28,490	380	16.2
Pools of all other securitized consumer assets (incl. mobile homes) 2/	5,103	-79	-18.3
Loans secured by real estate 5/	51,075	181	4.3
Business credit	252,737	-1,064	-5.0
Retail			
Commercial vehicles 6/	38,201	-97	-3.0
Equipment	29,808	-2	-0.1
Pools of securitized assets 2/	681	-39	-65.0
Wholesale			
Automotive	28,996	-1,426	-56.2
Equipment	7,234	115	19.4
Other	9,890	-48	-5.8
Pools of securitized assets 2/	0	0	0.0
Leasing			
Automotive	27,012	446	20.1
Equipment	67,468	-315	-5.6
Pools of securitized assets 2/	1,377	135	130.4
Other short-term 7/	18,281	261	17.4
Other intermediate-term	23,789	-95	-4.8

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

	Feb. 1990 N.S.A.	Feb. 1989 N.S.A.	Feb. 1990 S.A.	Jan. 1990 S.A.	Dec. 1989 S.A.	Feb. 1989 S.A.
Total finance company receivables outstanding	466,204	440,376	464,875	464,868	467,004	439,059
Consumer credit	159,062	154,944	161,063	160,173	159,448	157,071
Retail passenger cars	81,121	86,870	82,912	83,837	83,572	88,789
Pools of securitized auto assets 2/	14,590	11,456	14,590	13,507	13,677	11,456
Mobile homes 3/	4,847	7,258	4,880	4,878	4,846	7,308
Other consumer goods 4/	25,005	21,102	25,088	24,659	24,417	21,173
Personal cash loans to individuals	28,396	26,062	28,490	28,110	27,647	26,149
Pools of all other securitized consumer assets (incl. mobile homes) 2/	5,103	2,196	5,103	5,182	5,288	2,196
Loans secured by real estate 5/	51,366	44,833	51,075	50,894	49,794	44,610
Business credit	255,776	240,599	252,737	253,802	257,762	237,378
Retail						
Commercial vehicles 6/	37,718	36,838	38,201	38,297	38,534	37,301
Equipment	29,713	28,306	29,808	29,810	29,781	28,385
Pools of securitized assets 2/	681	682	681	720	698	682
Wholesale						
Automotive	30,907	36,645	28,996	30,422	34,357	34,386
Equipment	7,069	6,054	7,234	7,119	6,945	6,193
Other	9,998	9,670	9,890	9,939	9,949	9,569
Pools of securitized assets 2/	0	0	0	0	0	0
Leasing						
Automotive	27,531	25,317	27,012	26,567	26,856	24,847
Equipment	68,217	58,689	67,468	67,783	67,506	58,045
Pools of securitized assets 2/	1,377	699	1,377	1,242	1,247	699
Other short-term 7/	18,436	17,554	18,281	18,019	18,442	17,404
Other intermediate-term	24,129	20,145	23,789	23,884	23,447	19,867
MEMO:						
Liability item						
Bank loans (short- and long-term)	13,688	14,135	13,881	14,202	13,246	14,334

See footnotes on page 1.