

FEDERAL RESERVE statistical release



September 1990

Finance Companies - July 1990

G.20 (422)

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

Seasonally adjusted, in millions of dollars

	Outstanding July 31, 1990	====Change Net amount	from June:==== Percent, at an annual rate
Total finance company receivables outstanding	493,967	4,554	11.2
Consumer credit	160,414	-80	-0.6
Retail passenger cars	76,560	-1,300	-20.0
Pools of securitized auto assets 2/	16,861	424	31.0
Mobile homes 3/	5,315	8	1.8
Other consumer goods 4/	26,071	503	23.6
Personal cash loans to individuals	30,114	380	15.3
Pools of all other securitized consumer assets (incl. mobile homes) 2/	5,493	-94	-20.2
Loans secured by real estate 5/	56,137	1,004	21.9
Business credit	277,416	3,630	15.9
Retail			
Commercial vehicles 6/	38,931	-785	-23.7
Equipment	30,623	132	5.2
Pools of securitized assets 2/	600	-42	-78.5
Wholesale			
Automotive	33,158	1,343	50.7
Equipment	9,929	434	54.8
Other	9,722	-321	-38.3
Pools of securitized assets 2/	0	0	0.0
Leasing			
Automotive	30,210	636	25.8
Equipment	76,316	1,400	22.4
Pools of securitized assets 2/	1,760	213	165.2
Other short-term 7/	20,077	208	12.6
Other intermediate-term	26,089	412	19.3

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

	July 1990 N.S.A.	July 1989 N.S.A.	July 1990 S.A.	June 1990 S.A.	May 1990 S.A.	July 1989 S.A.
Total finance company receivables outstanding	493,854	455,543	493,967	489,412	482,103	455,711
Consumer credit	161,150	157,721	160,414	160,494	160,362	156,894
Retail passenger cars	77,716	89,363	76,560	77,860	79,853	88,190
Pools of securitized auto assets 2/	16,861	9,169	16,861	16,437	15,162	9,169
Mobile homes 3/	5,328	5,649	5,315	5,307	5,354	5,632
Other consumer goods 4/	25,870	22,322	26,071	25,568	25,008	22,486
Personal cash loans to individuals	29,882	27,091	30,114	29,734	29,312	27,290
Pools of all other securitized consumer assets (incl. mobile homes) 2/	5,493	4,127	5,493	5,587	5,673	4,127
Loans secured by real estate 5/	56,367	47,567	56,137	55,132	54,882	47,377
Business credit	276,337	250,255	277,416	273,786	266,859	251,440
Retail						
Commercial vehicles 6/	39,122	39,179	38,931	39,716	39,245	39,003
Equipment	30,644	28,347	30,623	30,491	30,635	28,307
Pools of securitized assets 2/	600	769	600	642	622	769
Wholesale						
Automotive	31,779	32,811	33,158	31,815	29,896	34,075
Equipment	9,950	6,336	9,929	9,495	9,429	6,311
Other	9,354	9,600	9,722	10,043	9,892	9,986
Pools of securitized assets 2/	0	0	0	0	0	0
Leasing						
Automotive	30,582	26,768	30,210	29,575	28,878	26,487
Equipment	76,026	63,930	76,316	74,916	72,715	64,264
Pools of securitized assets 2/	1,760	887	1,760	1,547	1,597	887
Other short-term 7/	20,593	19,782	20,077	19,869	18,700	19,364
Other intermediate-term	25,927	21,846	26,089	25,677	25,250	21,985
MEMO:						
Liability item						
Bank loans (short- and long-term)	15,333	12,570	15,474	15,790	11,638	12,685

See footnotes on page 1.