

FEDERAL RESERVE statistical release



December 1990

Finance Companies - October 1990

G.20 (422)

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

Seasonally adjusted, in millions of dollars

	Outstanding October 31, 1990	==Change from September:== Net amount	Percent, at an annual rate
Total finance company receivables outstanding	507,478	3,586	8.5
Consumer credit	161,058	614	4.6
Retail passenger cars	75,518	536	8.6
Pools of securitized auto assets 2/	15,930	-543	-39.6
Mobile homes 3/	5,306	-182	-39.8
Other consumer goods 4/	27,976	369	16.0
Personal cash loans to individuals	30,730	419	16.6
Pools of all other securitized consumer assets (incl. mobile homes) 2/	5,598	15	3.2
Loans secured by real estate 5/	58,499	706	14.7
Business credit	287,921	2,267	9.5
Retail			
Commercial vehicles 6/	39,150	680	21.2
Equipment	30,487	-120	-4.7
Pools of securitized assets 2/	902	-44	-55.8
Wholesale			
Automotive	35,258	-1,823	-59.0
Equipment	10,698	907	111.2
Other	9,477	-120	-15.0
Pools of securitized assets 2/	679	-184	-255.9
Leasing			
Automotive	31,303	850	33.5
Equipment	80,833	1,675	25.4
Pools of securitized assets 2/	1,724	69	50.0
Other short-term 7/	20,740	202	11.8
Other intermediate-term	26,670	175	7.9

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

	Oct. 1990 N.S.A.	Oct. 1989 N.S.A.	Oct. 1990 S.A.	Sep. 1990 S.A.	Aug. 1990 S.A.	Oct. 1989 S.A.
Total finance company receivables outstanding	504,441	461,430	507,478	503,891	500,984	463,350
Consumer credit	162,857	159,725	161,058	160,444	160,642	157,464
Retail passenger cars Pools of securitized auto assets 2/	78,033	86,655	75,518	74,982	75,117	83,838
Mobile homes 3/	15,930	11,511	15,930	16,473	16,870	11,511
Other consumer goods 4/	5,400	5,205	5,306	5,488	5,506	5,120
Personal cash loans to individuals	27,590	23,577	27,976	27,608	27,105	23,871
Pools of all other securitized consumer assets (incl. mobile homes) 2/	30,306	27,856	30,730	30,311	30,380	28,203
5,598	4,921	5,598	5,583	5,664	4,921	
Loans secured by real estate 5/	58,312	49,984	58,499	57,793	57,300	50,160
Business credit	283,272	251,721	287,921	285,654	283,043	255,726
Retail						
Commercial vehicles 6/ Equipment	39,725	39,785	39,150	38,470	38,610	39,185
Pools of securitized assets 2/	30,578	29,542	30,487	30,607	30,707	29,468
902	715	902	946	987	715	
Wholesale						
Automotive	32,716	31,587	35,258	37,082	34,429	34,148
Equipment	10,364	6,638	10,698	9,791	9,812	6,845
Other	9,436	9,945	9,477	9,597	9,707	9,982
Pools of securitized assets 2/	679	0	679	863	650	0
Leasing						
Automotive	30,564	26,633	31,303	30,453	30,942	27,288
Equipment	78,772	63,227	80,833	79,158	78,714	64,835
Pools of securitized assets 2/	1,724	1,199	1,724	1,655	1,703	1,199
Other short-term 7/ Other intermediate-term	21,259	19,621	20,740	20,538	19,974	19,131
	26,553	22,829	26,670	26,495	26,809	22,930
MEMO:						
Liability item						
Bank loans (short- and long-term)	16,179	12,899	16,541	15,338	15,288	13,188

See footnotes on page 1.