

FEDERAL RESERVE statistical release



January 1991

Finance Companies - November 1990

G.20 (422)

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

Seasonally adjusted, in millions of dollars

	Outstanding November 30, 1990	Change from October: Net amount	Percent, at an annual rate
Total finance company receivables outstanding	508,679	1,202	2.8
Consumer credit	161,856	798	5.9
Retail passenger cars	73,569	-1,950	-31.0
Pools of securitized auto assets 2/	18,520	2,590	195.1
Mobile homes 3/	5,343	37	8.4
Other consumer goods 4/	28,187	211	9.0
Personal cash loans to individuals	30,715	-16	-0.6
Pools of all other securitized consumer assets (incl. mobile homes) 2/	5,523	-75	-16.1
Loans secured by real estate 5/	59,004	505	10.4
Business credit	287,819	-101	-0.4
Retail			
Commercial vehicles 6/	38,600	-549	-16.8
Equipment	30,729	243	9.5
Pools of securitized assets 2/	927	25	33.3
Wholesale			
Automotive	33,111	-2,147	-73.1
Equipment	10,847	149	16.7
Other	9,447	-29	-3.7
Pools of securitized assets 2/	649	-30	-53.0
Leasing			
Automotive	31,601	298	11.4
Equipment	81,427	594	8.8
Pools of securitized assets 2/	1,884	160	111.4
Other short-term 7/	21,652	912	52.8
Other intermediate-term	26,944	273	12.3

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

	Nov 1990 N.S.A.	Nov 1989 N.S.A.	Nov 1990 S.A.	Oct 1990 S.A.	Sep 1990 S.A.	Nov 1989 S.A.
Total finance company receivables outstanding	506,978	463,693	508,679	507,478	503,891	464,380
Consumer credit	163,238	159,727	161,856	161,058	160,444	158,037
Retail passenger cars	75,224	85,725	73,569	75,518	74,982	83,822
Pools of securitized auto assets 2/	18,520	11,403	18,520	15,930	16,473	11,403
Mobile homes 3/	5,364	4,682	5,343	5,306	5,488	4,648
Other consumer goods 4/	28,046	24,080	28,187	27,976	27,608	24,194
Personal cash loans to individuals	30,561	28,315	30,715	30,730	30,311	28,449
Pools of all other securitized consumer assets (incl. mobile homes) 2/	5,523	5,522	5,523	5,598	5,583	5,522
Loans secured by real estate 5/	58,910	50,233	59,004	58,499	57,793	50,344
Business credit	284,830	253,733	287,819	287,921	285,654	255,999
Retail						
Commercial vehicles 6/	39,102	39,611	38,600	39,150	38,470	39,053
Equipment	30,852	29,589	30,729	30,487	30,607	29,477
Pools of securitized assets 2/	927	739	927	902	946	739
Wholesale						
Automotive	33,290	32,755	33,111	35,258	37,082	32,660
Equipment	10,348	6,712	10,847	10,698	9,791	7,027
Other	9,589	10,114	9,447	9,477	9,597	9,963
Pools of securitized assets 2/	649	0	649	679	863	0
Leasing						
Automotive	30,751	26,720	31,601	31,303	30,453	27,461
Equipment	78,781	63,863	81,427	80,833	79,158	65,988
Pools of securitized assets 2/	1,884	1,093	1,884	1,724	1,655	1,093
Other short-term 7/	21,700	19,043	21,652	20,740	20,538	18,996
Other intermediate-term	26,957	23,494	26,944	26,670	26,495	23,543
MEMO:						
Liability item						
Bank loans (short- and long-term)	16,468	12,854	16,608	16,541	15,338	12,963

See footnotes on page 1.