

FEDERAL RESERVE statistical release



March 1991

Finance Companies - January 1991

G.20 (422)

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

Seasonally adjusted, in millions of dollars

	Outstanding January 31, 1991	---Change from December:--- Net amount	Percent, at an annual rate
Total finance company receivables outstanding	515,093	369	0.9
Consumer credit	162,882	878	6.5
Retail passenger cars	73,915	-983	-15.8
Pools of securitized auto assets 2/	21,382	1,719	104.9
Mobile homes 3/	4,975	1,028	312.7
Other consumer goods 4/	27,687	236	10.3
Personal cash loans to individuals	28,966	-603	-24.5
Pools of all other securitized consumer assets (incl. mobile homes) 2/	5,957	-519	-96.2
Loans secured by real estate 5/	57,983	-2,621	-51.9
Business credit	294,228	2,111	8.7
Retail			
Commercial vehicles 6/	38,062	306	9.7
Equipment	31,984	118	4.4
Pools of securitized assets 2/	911	-40	-50.5
Wholesale			
Automotive	32,467	1,083	41.4
Equipment	11,543	39	4.1
Other	9,381	338	44.8
Pools of securitized assets 2/	2,836	-114	-46.4
Leasing			
Automotive	39,397	-225	-6.8
Equipment	76,576	1,337	21.3
Pools of securitized assets 2/	1,854	5	3.2
Other short-term 7/	22,130	-1,101	-56.9
Other intermediate-term	27,086	366	16.4

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

	Jan 1991 N.S.A.	Jan 1990 N.S.A.	Jan 1991 S.A.	Dec 1990 S.A.	Nov 1990 S.A.	Jan 1990 S.A.
Total finance company receivables outstanding	514,104	470,927	515,093	514,724	508,679	471,879
Consumer credit	162,077	160,040	162,882	162,004	161,856	161,133
Retail passenger cars	72,015	81,918	73,915	74,898	73,569	83,984
Pools of securitized auto assets 2/	21,382	13,507	21,382	19,663	18,520	13,507
Mobile homes 3/	5,141	5,411	4,975	3,947	5,343	5,259
Other consumer goods 4/	28,141	24,925	27,687	27,451	28,187	24,542
Personal cash loans to individuals	29,441	28,486	28,966	29,569	30,715	28,048
Pools of all other securitized consumer assets (incl. mobile homes) 2/	5,957	5,793	5,957	6,476	5,523	5,793
Loans secured by real estate 5/	57,583	50,951	57,983	60,604	59,004	51,279
Business credit	294,444	259,936	294,228	292,117	287,819	259,467
Retail						
Commercial vehicles 6/ Equipment	37,731 32,122	38,922 29,797	38,062 31,984	37,756 31,867	38,600 30,729	39,252 29,690
Pools of securitized assets 2/	911	720	911	951	927	720
Wholesale						
Automotive	33,003	31,002	32,467	31,385	33,111	30,463
Equipment	11,515	9,130	11,543	11,504	10,847	9,183
Other	9,470	10,029	9,381	9,043	9,447	9,943
Pools of securitized assets 2/	2,836	0	2,836	2,950	649	0
Leasing						
Automotive	39,291	26,940	39,397	39,622	31,601	26,978
Equipment	77,878	70,144	76,576	75,240	81,427	68,904
Pools of securitized assets 2/	1,854	1,242	1,854	1,849	1,884	1,242
Other short-term 7/ Other intermediate-term	21,061 26,772	18,136 23,874	22,130 27,086	23,231 26,720	21,652 26,944	18,975 24,118
MEMO:						
Liability item						
Bank loans (short- and long-term)	18,275	14,534	17,857	17,381	16,651	14,202

See footnotes on page 1.