

FEDERAL RESERVE statistical release



April 1991

Finance Companies - February 1991

G.20 (422)

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

Seasonally adjusted, in millions of dollars

	Outstanding February 28, 1991	===Change from January: Net amount	Percent, at an annual rate
Total finance company receivables outstanding	514,138	-861	-2.0
Consumer credit	162,939	57	0.4
Retail passenger cars	73,622	-293	-4.7
Pools of securitized auto assets 2/	21,990	608	34.1
Mobile homes 3/	4,830	-146	-35.1
Other consumer goods 4/	27,699	12	0.5
Personal cash loans to individuals	28,928	-38	-1.6
Pools of all other securitized consumer assets (incl. mobile homes) 2/	5,871	-86	-17.3
Loans secured by real estate 5/	57,373	-610	-12.6
Business credit	293,825	-309	-1.3
Retail			
Commercial vehicles 6/	37,564	-499	-15.7
Equipment	32,116	131	4.9
Pools of securitized assets 2/	879	-32	-42.2
Wholesale			
Automotive	30,550	-1,918	-70.9
Equipment	11,205	-338	-35.1
Other	9,094	-287	-36.7
Pools of securitized assets 2/	3,353	517	218.8
Leasing			
Automotive	39,234	-69	-2.1
Equipment	78,881	2,305	36.1
Pools of securitized assets 2/	1,810	-44	-28.5
Other short-term 7/	22,280	150	8.2
Other intermediate-term	26,861	-225	-10.0

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 1991 N.S.A.	Feb 1990 N.S.A.	Feb 1991 S.A.	Jan 1991 S.A.	Dec 1990 S.A.	Feb 1990 S.A.
Total finance company receivables outstanding	514,080	472,172	514,138	514,999	514,724	472,791
Consumer credit	160,609	159,406	162,939	162,882	162,004	162,234
Retail passenger cars	70,287	80,227	73,622	73,915	74,898	83,946
Pools of securitized auto assets 2/	21,990	14,590	21,990	21,382	19,663	14,590
Mobile homes 3/	5,059	5,410	4,830	4,975	3,947	5,185
Other consumer goods 4/	28,078	25,007	27,699	27,687	27,451	24,696
Personal cash loans to individuals	29,324	28,471	28,928	28,966	29,569	28,117
Pools of all other securitized consumer assets (incl. mobile homes) 2/	5,871	5,701	5,871	5,957	6,476	5,701
Loans secured by real estate 5/	57,402	51,598	57,373	57,983	60,604	51,541
Business credit	296,069	261,168	293,825	294,134	292,117	259,015
Retail						
Commercial vehicles 6/	37,049	38,612	37,564	38,062	37,756	39,125
Equipment	32,363	29,713	32,116	31,984	31,867	29,483
Pools of securitized assets 2/	879	681	879	911	951	681
Wholesale						
Automotive	31,906	30,915	30,550	32,467	31,385	29,491
Equipment	11,363	9,261	11,205	11,543	11,504	9,155
Other	9,201	9,998	9,094	9,381	9,043	9,877
Pools of securitized assets 2/	3,353	0	3,353	2,836	2,950	0
Leasing						
Automotive	39,626	27,460	39,234	39,303	39,622	27,161
Equipment	80,064	70,347	78,881	76,576	75,240	69,335
Pools of securitized assets 2/	1,810	1,377	1,810	1,854	1,849	1,377
Other short-term 7/	21,594	18,601	22,280	22,130	23,231	19,155
Other intermediate-term	26,861	24,203	26,861	27,086	26,720	24,176
MEMO:						
Liability item						
Bank loans (short- and long-term)	18,765	13,888	19,030	17,857	17,381	14,084

See footnotes on page 1.