FEDERAL RESERVE statistical release



August 1991

Finance Companies - June 1991

G.20 (422)

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

Seasonally adjusted, in millions of dollars

	Outstanding June 30, 1991		from May: Percent, at an annual rate
Total finance company receivables outstanding	518,933	1,047	2.4
Consumer credit	162,372	-1,877	-13.7
Retail passenger cars Pools of securitized auto assets 2/ Mobile homes 3/ Other consumer goods 4/ Personal cash loans to individuals Pools of all other securitized consumer assets (incl. mobile homes) 2/	70,262 21,300 5,672 29,007 29,295	-68	-50.2 -14.3 -38.8 4.9
Loans secured by real estate 5/	58,333	1,867	39.7
Business credit	298,228	1,057	4.3
Retail Commercial vehicles 6/ Equipment Pools of securitized assets 2/	35,390 32,189 707	-615 -501 -30	-18.4
Wholesale Automotive Equipment Other Pools of securitized assets 2/	29,305 10,427 8,851 2,805	-750 -573 231 -50	-62.5 32.2
Leasing Automotive Equipment Pools of securitized assets 2/	41,603 83,961 1,725	865 -165 25	25.5 -2.4 17.6
Other short-term 7/ Other intermediate-term	24,040 27,225	2,268 352	125.0 15.7

^{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.

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. 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.

receivable.

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

Millions of dollars

	Jun 1991 N.S.A.	Jun 1990 N.S.A.	Jun 1991 S.A.	May 1991 S.A.	Apr 1991 S.A.	Jun 1990 S.A.
Total finance company						
receivables outstanding	522,355	492,998	518,933	517,886	514,968	489,813
Consumer credit	162,038	160,666	162,372	164,249	164,482	161,034
Retail passenger cars Pools of securitized	70,304	78,273	70,262	70,386	71,953	78,289
auto assets 2/	21,300	16,437	21,300	22,230	22,239	16,437
Mobile homes 3/	5,652	5,266	5,672	5,741	5,814	5,286
Other consumer goods 4/ Personal cash loans to	28,830	25,476	29,007	29,977	28,485	25,630
individuals Pools of all other securi	29,116 tized	29,627	29,295	29,175	29,122	29,806
consumer assets						
(incl. mobile homes) 2/	6,836	5,587	6,836	6,741	6,869	5,587
Loans secured by						
real estate 5/	58,514	55,375	58,333	56,466	55,916	55,215
Business credit	301,803	276 , 957	298,228	297,171	294,569	273,564
Retail						
Commercial vehicles 6/	35,709	39,887	35,390	36,005	36,652	39,578
Equipment	32,286	30,628	32,189	32,690	32,034	30,512
Pools of securitized assets 2/	707	642	707	737	777	642
Wholesale			•			
Automotive	31,148	33,772	29,305	30,055	30,066	31,791
Equipment	10,597	9,709	10,427	11,000	10,937	9,531
Other	8,868	9,988	8,851	8,620	8,666	9,985
Pools of securitized assets 2/	2 905	0	0.005	0.055	0.005	•
assets 2/	2,805	0	2,805	2,855	2,905	0
Leasing						
Automotive	42,023	29,906	41,603	40,738	39,707	29,630
Equipment Pools of securitized	84,700	75,343	83,961	84,126	82 , 750	74,760
assets 2/	1,725	1,547	1,725	1,700	1,765	1,547
Other short-term 7/	23,994	19,825	24,040	21,772	21,265	19,893
Other intermediate-term	27,241	25,710	27,225	26,873	27,045	25,695
MEMO:						
Liability item						
Bank loans (short-	22 724	15 705	00 577	01 644	04 885	
and long-term)	22,734	15,795	22,577	21,644	21,776	15,577

See footnotes on page 1.