

FEDERAL RESERVE statistical release



September 1991

Finance Companies - July 1991

G.20 (422)

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

Seasonally adjusted, in millions of dollars

	Outstanding July 31, 1991	====Change Net amount	====from June:==== Percent, at an annual rate
Total finance company receivables outstanding	520,267	1,333	3.1
Consumer credit	161,346	-1,026	-7.6
Retail passenger cars	69,650	-612	-10.4
Pools of securitized auto assets 2/	21,075	-225	-12.7
Mobile homes 3/	5,691	18	3.9
Other consumer goods 4/	28,821	-186	-7.7
Personal cash loans to individuals	29,565	270	11.1
Pools of all other securitized consumer assets (incl. mobile homes) 2/	6,544	-292	-51.3
Loans secured by real estate 5/	58,759	426	8.8
Business credit	300,161	1,933	7.8
Retail			
Commercial vehicles 6/	35,491	100	3.4
Equipment	32,194	4	0.2
Pools of securitized assets 2/	793	86	146.0
Wholesale			
Automotive	29,454	149	6.1
Equipment	11,344	917	105.5
Other	8,807	-44	-6.0
Pools of securitized assets 2/	2,843	38	16.3
Leasing			
Automotive	43,024	1,421	41.0
Equipment	84,311	350	5.0
Pools of securitized assets 2/	1,750	25	17.4
Other short-term 7/	23,125	-914	-45.6
Other intermediate-term	27,025	-199	-8.8

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. 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

	Jul 1991 N.S.A.	Jul 1990 N.S.A.	Jul 1991 S.A.	Jun 1991 S.A.	May 1991 S.A.	Jul 1990 S.A.
Total finance company receivables outstanding	520,950	494,054	520,267	518,933	517,886	493,982
Consumer credit	161,739	161,150	161,346	162,372	164,249	160,698
Retail passenger cars	70,444	77,716	69,650	70,262	70,386	76,886
Pools of securitized auto assets 2/	21,075	16,861	21,075	21,300	22,230	16,861
Mobile homes 3/	5,669	5,328	5,691	5,672	5,741	5,341
Other consumer goods 4/	28,634	25,870	28,821	29,007	29,977	26,039
Personal cash loans to individuals	29,373	29,882	29,565	29,295	29,175	30,078
Pools of all other securitized consumer assets (incl. mobile homes) 2/	6,544	5,493	6,544	6,836	6,741	5,493
Loans secured by real estate 5/	59,000	56,367	58,759	58,333	56,466	56,131
Business credit	300,211	276,537	300,161	298,228	297,171	277,153
Retail						
Commercial vehicles 6/ Equipment	35,622 32,284	39,122 30,644	35,491 32,194	35,390 32,189	36,005 32,690	38,982 30,537
Pools of securitized assets 2/	793	800	793	707	737	800
Wholesale						
Automotive Equipment	28,538 11,377	31,779 9,950	29,454 11,344	29,305 10,427	30,055 11,000	32,894 9,908
Other Pools of securitized assets 2/	8,474 2,843	9,354 0	8,807 2,843	8,851 2,805	8,620 2,855	9,728 0
Leasing						
Automotive Equipment	43,493 84,446	30,582 76,026	43,024 84,311	41,603 83,961	40,738 84,126	30,270 76,079
Pools of securitized assets 2/	1,750	1,760	1,750	1,725	1,700	1,760
Other short-term 7/ Other intermediate-term	23,671 26,920	20,593 25,927	23,125 27,025	24,040 27,225	21,772 26,873	20,164 26,031
MEMO:						
Liability item						
Bank loans (short- and long-term)	20,783	15,333	20,791	22,420	21,644	15,353

See footnotes on page 1.