

FEDERAL RESERVE statistical release



December 1991

Finance Companies - October 1991

G.20 (422)

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

Seasonally adjusted, in millions of dollars

	Outstanding October 31, 1991	==Change from September: Net amount	Percent, at an annual rate
Total finance company receivables outstanding	529,165	4,216	9.6
Consumer credit	159,511	720	5.4
Retail passenger cars	67,051	-349	-6.2
Pools of securitized auto assets 2/	21,883	917	52.5
Mobile homes 3/	5,232	-62	-14.0
Other consumer goods 4/	27,848	-53	-2.3
Personal cash loans to individuals	29,305	-203	-8.3
Pools of all other securitized consumer assets (incl. mobile homes) 2/	8,192	470	73.0
Loans secured by real estate 5/	58,778	219	4.5
Business credit	310,876	3,277	12.8
Retail			
Commercial vehicles 6/	34,167	48	1.7
Equipment	33,989	-833	-28.7
Pools of securitized assets 2/	769	-28	-42.2
Wholesale			
Automotive	31,831	1,759	70.2
Equipment	11,075	481	54.5
Other	8,407	-289	-39.8
Pools of securitized assets 2/	4,458	405	119.9
Leasing			
Automotive	45,837	450	11.9
Equipment	87,701	969	13.4
Pools of securitized assets 2/	1,803	-41	-26.7
Other short-term 7/	23,295	91	4.7
Other intermediate-term	27,544	264	11.6

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

	Oct 1991 N.S.A.	Oct 1990 N.S.A.	Oct 1991 S.A.	Sep 1991 S.A.	Aug 1991 S.A.	Oct 1990 S.A.
Total finance company receivables outstanding	528,514	505,954	529,165	524,950	525,693	506,090
Consumer credit	161,853	162,857	159,511	158,792	162,334	160,243
Retail passenger cars	69,364	78,033	67,051	67,400	70,312	75,401
Pools of securitized auto assets 2/	21,883	15,930	21,883	20,966	20,218	15,930
Mobile homes 3/	5,358	5,400	5,232	5,294	5,831	5,278
Other consumer goods 4/	27,801	27,590	27,848	27,902	28,861	27,656
Personal cash loans to individuals	29,255	30,306	29,305	29,508	29,605	30,379
Pools of all other securitized consumer assets (incl. mobile homes) 2/	8,192	5,598	8,192	7,722	7,507	5,598
Loans secured by real estate 5/	58,901	58,312	58,778	58,558	58,335	58,225
Business credit	307,760	284,785	310,876	307,599	305,024	287,623
Retail						
Commercial vehicles 6/	34,649	39,725	34,167	34,119	34,665	39,165
Equipment	33,870	30,578	33,989	34,822	33,146	30,667
Pools of securitized assets 2/	769	902	769	797	833	902
Wholesale						
Automotive	30,628	32,716	31,831	30,072	30,637	34,143
Equipment	10,660	10,364	11,075	10,594	10,631	10,752
Other	8,352	9,436	8,407	8,695	8,712	9,495
Pools of securitized assets 2/	4,458	2,192	4,458	4,053	3,508	2,192
Leasing						
Automotive	44,407	30,564	45,837	45,387	44,628	31,535
Equipment	86,789	78,772	87,701	86,732	86,145	79,713
Pools of securitized assets 2/	1,803	1,724	1,803	1,844	1,679	1,724
Other short-term 7/	23,859	21,259	23,295	23,204	23,366	20,761
Other intermediate-term	27,516	26,553	27,544	27,279	27,073	26,574
MEMO:						
Liability item						
Bank loans (short- and long-term)	21,445	16,179	21,644	24,411	20,913	16,344

See footnotes on page 1.