

# FEDERAL RESERVE statistical release



January 1992

## Finance Companies - November 1991

G.20 (422)

### RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

Seasonally adjusted, in millions of dollars

	Outstanding November 30, 1991	===Change Net amount	from October: Percent, at an annual rate
Total finance company receivables outstanding	529,478	312	0.7
Consumer credit	159,811	300	2.3
Retail passenger cars	66,864	-187	-3.3
Pools of securitized auto assets 2/	22,414	531	29.1
Mobile homes 3/	5,379	147	33.6
Other consumer goods 4/	27,793	-56	-2.4
Personal cash loans to individuals	29,276	-29	-1.2
Pools of all other securitized consumer assets (incl. mobile homes) 2/	8,086	-106	-15.5
Loans secured by real estate 5/	58,034	-743	-15.2
Business credit	311,632	756	2.9
Retail			
Commercial vehicles 6/	33,664	-503	-17.7
Equipment	33,375	-614	-21.7
Pools of securitized assets 2/	746	-23	-35.9
Wholesale			
Automotive	32,292	461	17.4
Equipment	10,414	-662	-71.7
Other	8,418	11	1.6
Pools of securitized assets 2/	4,639	181	48.7
Leasing			
Automotive	45,299	-538	-14.1
Equipment	90,079	2,378	32.5
Pools of securitized assets 2/	1,885	82	54.6
Other short-term 7/	23,338	43	2.2
Other intermediate-term	27,483	-60	-2.6

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

	Nov 1991 N.S.A.	Nov 1990 N.S.A.	Nov 1991 S.A.	Oct 1991 S.A.	Sep 1991 S.A.	Nov 1990 S.A.
Total finance company receivables outstanding	528,085	509,170	529,478	529,165	524,950	509,725
Consumer credit	161,179	163,238	159,811	159,511	158,792	161,709
Retail passenger cars	67,907	75,224	66,864	67,051	67,400	73,996
Pools of securitized auto assets 2/	22,414	18,520	22,414	21,883	20,966	18,520
Mobile homes 3/	5,401	5,364	5,379	5,232	5,294	5,332
Other consumer goods 4/	27,940	28,046	27,793	27,848	27,902	27,918
Personal cash loans to individuals	29,431	30,561	29,276	29,305	29,508	30,421
Pools of all other securitized consumer assets (incl. mobile homes) 2/	8,086	5,523	8,086	8,192	7,722	5,523
Loans secured by real estate 5/	58,307	58,910	58,034	58,778	58,558	58,681
Business credit	308,599	287,022	311,632	310,876	307,599	289,335
Retail						
Commercial vehicles 6/	34,199	39,102	33,664	34,167	34,119	38,475
Equipment	33,298	30,852	33,375	33,989	34,822	30,908
Pools of securitized assets 2/	746	927	746	769	797	927
Wholesale						
Automotive	32,612	33,290	32,292	31,831	30,072	32,905
Equipment	9,893	10,348	10,414	11,075	10,594	10,874
Other	8,546	9,589	8,418	8,407	8,695	9,451
Pools of securitized assets 2/	4,639	2,841	4,639	4,458	4,053	2,841
Leasing						
Automotive	43,741	30,751	45,299	45,837	45,387	31,833
Equipment	87,917	78,781	90,079	87,701	86,732	80,818
Pools of securitized assets 2/	1,885	1,884	1,885	1,803	1,844	1,884
Other short-term 7/	23,497	21,700	23,338	23,295	23,204	21,553
Other intermediate-term	27,626	26,957	27,483	27,544	27,279	26,866
MEMO:						
Liability item						
Bank loans (short- and long-term)	21,833	16,511	22,025	21,644	24,411	16,644

See footnotes on page 1.