

# FEDERAL RESERVE statistical release



February 1992

## Finance Companies - December 1991

G.20 (422)

### RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

Seasonally adjusted, in millions of dollars

	Outstanding December 31, 1991	===Change from November:== Net amount	Percent, at an annual rate
Total finance company receivables outstanding	528,613	-865	-2.0
Consumer credit	160,351	539	4.1
Retail passenger cars	66,629	-235	-4.2
Pools of securitized auto assets 2/	23,306	892	47.8
Mobile homes 3/	5,711	332	74.2
Other consumer goods 4/	28,037	244	10.5
Personal cash loans to individuals	28,863	-413	-16.9
Pools of all other securitized consumer assets (incl. mobile homes) 2/	7,805	-281	-41.7
Loans secured by real estate 5/	58,553	519	10.7
Business credit	309,709	-1,923	-7.4
Retail			
Commercial vehicles 6/	33,204	-460	-16.4
Equipment	35,404	2,029	72.9
Pools of securitized assets 2/	819	73	117.4
Wholesale			
Automotive	32,487	195	7.2
Equipment	9,790	-624	-71.9
Other	8,459	41	5.8
Pools of securitized assets 2/	4,905	266	68.8
Leasing			
Automotive	44,445	-854	-22.6
Equipment	87,821	-2,258	-30.1
Pools of securitized assets 2/	1,820	-65	-41.4
Other short-term 7/	23,859	520	26.8
Other intermediate-term	26,697	-786	-34.3

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

	Dec 1991 N.S.A.	Dec 1990 N.S.A.	Dec 1991 S.A.	Nov 1991 S.A.	Oct 1991 S.A.	Dec 1990 S.A.
Total finance company receivables outstanding	530,211	517,670	528,613	529,478	529,165	516,082
Consumer credit	160,677	163,483	160,351	159,811	159,511	163,103
Retail passenger cars	66,549	74,396	66,629	66,864	67,051	74,500
Pools of securitized auto assets 2/	23,306	19,836	23,306	22,414	21,883	19,836
Mobile homes 3/	5,520	5,252	5,711	5,379	5,232	5,419
Other consumer goods 4/	28,331	27,827	28,037	27,793	27,848	27,513
Personal cash loans to individuals	29,166	29,974	28,863	29,276	29,305	29,636
Pools of all other securitized consumer assets (incl. mobile homes) 2/	7,805	6,198	7,805	8,086	8,192	6,198
Loans secured by real estate 5/	58,149	59,931	58,553	58,034	58,778	60,341
Business credit	311,385	294,256	309,709	311,632	310,876	292,638
Retail						
Commercial vehicles 6/	32,892	37,771	33,204	33,664	34,167	38,110
Equipment	35,662	31,991	35,404	33,375	33,989	31,784
Pools of securitized assets 2/	819	951	819	746	769	951
Wholesale						
Automotive	33,442	33,274	32,487	32,292	31,831	32,283
Equipment	9,595	11,346	9,790	10,414	11,075	11,569
Other	8,606	9,309	8,459	8,418	8,407	9,126
Pools of securitized assets 2/	4,905	2,950	4,905	4,639	4,458	2,950
Leasing						
Automotive	44,703	39,317	44,445	45,299	45,837	39,129
Equipment	88,796	76,594	87,821	90,079	87,701	75,626
Pools of securitized assets 2/	1,820	1,849	1,820	1,885	1,803	1,849
Other short-term 7/	23,403	22,037	23,859	23,338	23,295	22,475
Other intermediate-term	26,742	26,867	26,697	27,483	27,544	26,784
MEMO:						
Liability item						
Bank loans (short- and long-term)	24,289	18,551	24,075	22,025	21,644	18,391

See footnotes on page 1.