

# FEDERAL RESERVE statistical release



April 1992

## Finance Companies - February 1992

G.20 (422)

### RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

Seasonally adjusted, in millions of dollars

	Outstanding February 29, 1992	===Change from January:=== Net amount	Percent, at an annual rate
Total finance company receivables outstanding	528,735	980	2.2
Consumer credit	160,849	167	1.2
Retail passenger cars	67,449	751	13.5
Pools of securitized auto assets 2/	24,297	-743	-35.6
Mobile homes 3/	5,207	14	3.3
Other consumer goods 4/	26,502	-369	-16.5
Personal cash loans to individuals	29,371	725	30.4
Pools of all other securitized consumer assets (incl. mobile homes) 2/	8,022	-212	-30.9
Loans secured by real estate 5/	59,724	-444	-8.8
Business credit	308,162	1,257	4.9
Retail			
Commercial vehicles 6/	31,886	122	4.6
Equipment	34,433	591	21.0
Pools of securitized assets 2/	878	-1	-1.4
Wholesale			
Automotive	32,877	1,089	41.1
Equipment	9,302	28	3.6
Other	8,271	199	29.6
Pools of securitized assets 2/	4,690	29	7.5
Leasing			
Automotive	43,009	-1,268	-34.4
Equipment	88,958	109	1.5
Pools of securitized assets 2/	1,753	-84	-54.9
Other short-term 7/	24,575	-25	-1.2
Other intermediate-term	27,531	469	20.8

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

	Feb 1992 N.S.A.	Feb 1991 N.S.A.	Feb 1992 S.A.	Jan 1992 S.A.	Dec 1991 S.A.	Feb 1991 S.A.
Total finance company receivables outstanding	529,091	514,761	528,735	527,755	528,613	514,576
Consumer credit	159,595	161,290	160,849	160,683	160,351	162,718
Retail passenger cars	65,412	70,287	67,449	66,698	66,629	72,491
Pools of securitized auto assets 2/	24,297	22,268	24,297	25,040	23,306	22,268
Mobile homes 3/	5,504	5,330	5,207	5,193	5,711	5,055
Other consumer goods 4/	26,733	28,078	26,502	26,871	28,037	27,833
Personal cash loans to individuals	29,627	29,324	29,371	28,646	28,863	29,068
Pools of all other securitized consumer assets (incl. mobile homes) 2/	8,022	6,003	8,022	8,234	7,805	6,003
Loans secured by real estate 5/	59,503	57,402	59,724	60,168	58,553	57,575
Business credit	309,993	296,069	308,162	306,905	309,709	294,284
Retail						
Commercial vehicles 6/	31,452	37,049	31,886	31,764	33,204	37,548
Equipment	34,770	32,363	34,433	33,841	35,404	32,058
Pools of securitized assets 2/	878	879	878	879	819	879
Wholesale						
Automotive	33,114	31,906	32,877	31,788	32,487	31,428
Equipment	9,552	11,363	9,302	9,274	9,790	11,108
Other	8,314	9,201	8,271	8,072	8,459	9,142
Pools of securitized assets 2/	4,690	3,353	4,690	4,661	4,905	3,353
Leasing						
Automotive	43,856	39,626	43,009	44,277	44,445	38,922
Equipment	90,132	80,064	88,958	88,849	87,821	79,052
Pools of securitized assets 2/	1,753	1,810	1,753	1,837	1,820	1,810
Other short-term 7/	24,017	21,594	24,575	24,600	23,859	22,084
Other intermediate-term	27,465	26,861	27,531	27,062	26,697	26,899
MEMO:						
Liability item						
Bank loans (short- and long-term)	23,087	18,765	22,936	22,649	24,075	18,631

See footnotes on page 1.