

# FEDERAL RESERVE statistical release



May 1992

## Finance Companies - March 1992

G.20 (422)

### RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

Seasonally adjusted, in millions of dollars

	Outstanding March 31, 1992	Change Net amount	from February: Percent, at an annual rate
Total finance company receivables outstanding	529,226	492	1.1
Consumer credit	162,290	1,441	10.8
Retail passenger cars	66,609	-840	-14.9
Pools of securitized auto assets 2/	25,888	1,591	78.6
Mobile homes 3/	5,608	401	92.4
Other consumer goods 4/	26,422	-80	-3.6
Personal cash loans to individuals	29,449	78	3.2
Pools of all other securitized consumer assets (incl. mobile homes) 2/	8,314	292	43.7
Loans secured by real estate 5/	60,238	514	10.3
Business credit	306,698	-1,463	-5.7
Retail			
Commercial vehicles 6/	30,230	-1,656	-62.3
Equipment	34,965	533	18.6
Pools of securitized assets 2/	843	-35	-47.8
Wholesale			
Automotive	32,123	-755	-27.5
Equipment	8,807	-495	-63.9
Other	8,554	283	41.1
Pools of securitized assets 2/	4,717	27	6.9
Leasing			
Automotive	42,919	-89	-2.5
Equipment	90,481	1,524	20.6
Pools of securitized assets 2/	1,755	2	1.4
Other short-term 7/	25,822	1,247	60.9
Other intermediate-term	25,481	-2,050	-89.3

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

	Mar 1992 N.S.A.	Mar 1991 N.S.A.	Mar 1992 S.A.	Feb 1992 S.A.	Jan 1992 S.A.	Mar 1991 S.A.
Total finance company receivables outstanding	528,048	514,320	529,226	528,735	527,755	515,751
Consumer credit	159,860	160,938	162,290	160,849	160,683	163,529
Retail passenger cars	64,464	69,233	66,609	67,449	66,698	71,536
Pools of securitized auto assets 2/	25,888	23,267	25,888	24,297	25,040	23,267
Mobile homes 3/	5,524	5,328	5,608	5,207	5,193	5,409
Other consumer goods 4/	26,327	27,918	26,422	26,502	26,871	28,019
Personal cash loans to individuals	29,343	29,074	29,449	29,371	28,646	29,179
Pools of all other securitized consumer assets (incl. mobile homes) 2/	8,314	6,118	8,314	8,022	8,234	6,118
Loans secured by real estate 5/	59,503	57,290	60,238	59,724	60,168	57,998
Business credit	308,685	296,092	306,698	308,162	306,905	294,225
Retail						
Commercial vehicles 6/	29,695	36,000	30,230	31,886	31,764	36,649
Equipment	34,920	32,290	34,965	34,433	33,841	32,332
Pools of securitized assets 2/	843	828	843	878	879	828
Wholesale						
Automotive	33,340	31,478	32,123	32,877	31,788	30,329
Equipment	9,150	11,304	8,807	9,302	9,274	10,880
Other	8,869	9,194	8,554	8,271	8,072	8,868
Pools of securitized assets 2/	4,717	3,354	4,717	4,690	4,661	3,354
Leasing						
Automotive	43,958	40,230	42,919	43,009	44,277	39,279
Equipment	90,771	81,228	90,481	88,958	88,849	80,969
Pools of securitized assets 2/	1,755	1,868	1,755	1,753	1,837	1,868
Other short-term 7/	25,262	21,196	25,822	24,575	24,600	21,666
Other intermediate-term	25,405	27,122	25,481	27,531	27,062	27,204
MEMO:						
Liability item						
Bank loans (short- and long-term)	21,841	21,588	21,691	22,936	22,649	21,440

See footnotes on page 1.