## **FEDERAL RESERVE statistical release**



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For immediate release January 1995

## FINANCE COMPANIES November 1994

## RECEIVABLES OUTSTANDING AT FINANCE COMPANIES<sup>1</sup> Millions of dollars except as noted

	November	Change from previous month							
Type of receivable	Amount	Amount	Annual rate (percent)						
	Seasonally adjusted								
Total	603,274	6,876	13.8						
Consumer	175,135	1,957	13.6						
Real estate <sup>2</sup>	77,991	1,020	15.9						
Business	350,148	3,900	13.5						
	Not seasonally adjusted								
Total	604,115	8,061							
Consumer	174,928	2,115							
Motor vehicles	61,372	622							
Other consumer <sup>3</sup>	72,312	1,500							
Securitized motor vehicles <sup>4</sup>	31,494	-98							
Securitized other consumer <sup>4</sup>	9,750	91							
Real Estate <sup>2</sup>	77,907	672							
Business	351,280	5,274							
Motor vehicles	113,222	3,133							
Retail <sup>5</sup>	22,113	468							
Wholesale <sup>6</sup>	30,614	1,312							
Leasing	60,495	1,353							
Equipment	154,312	1,637							
Retail	38,912	328							
Wholesale <sup>6</sup>	9,484	350							
Leasing	105,916	959							
Other business <sup>7</sup>	59,893	579							
Securitized business assets <sup>4</sup>	23,853	-75							
Retail	2,853	-103							
Wholesale	15,311	138							
Leasing	5,689	-110							

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 sum to totals because of rounding.

2. Includes all loans secured by liens on any type of real estate, for example, first and junior mortgages and home equity loans.

3. Includes personal cash loans, mobile home loans, and loans to purchase other types of consumer goods such as appliances, apparel, general merchandise, recreation vehicles, and so forth.

4. Outstanding balances of pools upon which securities have been issued; these balances are no longer carried on the balance sheets of the loan originator.

5. Passenger car fleets and commercial land vehicles for which licenses are required.

6. Credit arising from transactions between manufacturers and dealers, that is, floor plan financing.

7. Includes loans on commercial accounts receivable, factored commercial accounts, and receivable dealer capital; small loans used primarily for business or farm purposes; and wholesale and lease paper for mobile homes, campers, and travel trailers.

## RECEIVABLES OUTSTANDING AT FINANCE COMPANIES Millions of dollars

Type of receivable	1993		1994										
	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sep	Oct	Nov
	Seasonally adjusted												
Total	542,788	546,020	549,570	551,970	560,886	565,290	573,851	576,239	571,470	579,032	590,512	596,397	603,274
Consumer	159,638	160,802	160,915	160,540	162,755	163,796	166,534	168,531	166,639	166,921	172,547	173,178	175,135
Real estate <sup>2</sup>	71,919	71,991	72,075	72,406	72,706	73,066	74,371	74,503	75,321	75,524	76,424	76,971	77,991
Business	311,231	313,226	316,580	319,024	325,426	328,428	332,946	333,205	329,510	336,587	341,542	346,248	350,148
	Not seasonally adjusted												
Total	543,305	550,387	549,423	552,170	561,815	567,193	573,773	577,546	568,648	575,769	588,525	596,054	604,115
Consumer	159,204	162,770	161,983	161,598	163,824	164,500	165,580	167,909	164,749	166,501	172,002	172,813	174,928
Motor vehicles	55,476	56,057	57,474	58,253	58,999	60,660	59,398	59,788	58,107	58,589	60,522	60,750	61,372
Other consumer <sup>3</sup>	58,214	60,396	60,008	59,781	61,114	62,146	62,806	64,530	65,095	66,608	69,784	70,812	72,312
Securitized motor vehicles <sup>4</sup>	35,764	36,024	34,190	33,451	33,173	31,328	32,623	32,705	31,848	31,787	32,372	31,592	31,494
Securitized other cons. <sup>4</sup>	9,750	10,293	10,311	10,113	10,538	10,366	10,753	10,886	9,699	9,517	9,324	9,659	9,750
Real estate <sup>2</sup>	71,859	71,727	72,512	72,566	72,132	73,297	74,215	73,755	75,379	76,012	76,585	77,235	77,907
Business	312,242	315,890	314,928	318,006	325,859	329,396	333,978	335,882	328,520	333,256	339,938	346,006	351,280
Motor vehicles	93,377	95,173	93,257	95,902	100,071	102,309	104,023	105,828	101,878	102,655	106,365	110,089	113,222
Retail <sup>5</sup>	18,581	18,091	18,800	19,576	20,237	20,772	20,882	21,024	20,670	20,272	21,164	21,645	22,113
Wholesale <sup>6</sup>	29,389	31,148	28,105	29,606	31,251	31,308	31,215	31,188	26,154	25,875	27,201	29,302	30,614
Leasing	45,407	45,934	46,352	46,720	48,583	50,229	51,926	53,616	55,054	56,508	58,000	59,142	60,495
Equipment	143,365	145,452	144,443	143,873	146,004	147,267	151,182	151,542	151,480	151,388	152,782	152,675	154,312
Retail	34,471	35,513	35,457	35,440	36,277	37,035	38,518	39,062	39,348	39,629	39,357	38,584	38,912
Wholesale <sup>6</sup>	7,821	8,001	8,025	8,030	8,324	8,329	8,421	8,419	8,859	8,968	9,119	9,134	9,484
Leasing	101,073	101,938	100,961	100,403	101,403	101,903	104,243	104,061	103,273	102,791	104,306	104,957	105,916
Other business <sup>7</sup>	56,556	53,997	53,231	54,437	56,225	56,962	55,433	55,849	54,444	56,389	58,101	59,314	59,893
Securitized business assets <sup>4</sup>	18,944	21,268	23,997	23,794	23,559	22,858	23,340	22,663	20,718	22,824	22,690	23,928	23,853
Retail	2,615	2,483	2,343	2,245	2,119	2,058	2,406	2,619	2,480	2,656	2,564	2,956	2,853
Wholesale	9,493	10,584	13,755	14,379	14,364	14,349	14,577	14,240	12,817	14,147	14,411	15,173	15,311
Leasing	6,836	8,201	7,899	7,170	7,076	6,451	6,357	5,804	5,421	6,021	5,715	5,799	5,689