

FEDERAL RESERVE statistical release



G. 20

For immediate release
January 1996

FINANCE COMPANIES November 1995

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES ¹

Millions of dollars except as noted

Type of receivable	November Amount	Change from previous month	
		Amount	Annual rate (percent)
Seasonally adjusted			
Total	687,187	4,560	8.0
Consumer	197,303	2,683	16.5
Real estate ²	87,699	433	6.0
Business	402,185	1,444	4.3
Not seasonally adjusted			
Total	687,944	5,979	
Consumer	198,072	3,141	
Motor vehicles	68,167	-2,649	
Other consumer ³	78,926	1,061	
Securitized motor vehicles ⁴	34,394	4,298	
Securitized other consumer ⁴	16,585	431	
Real Estate ²	87,672	201	
Business	402,200	2,637	
Motor vehicles	129,708	492	
Retail ⁵	24,564	-1,188	
Wholesale ⁶	33,519	1,310	
Leasing	71,625	370	
Equipment	173,183	526	
Retail	44,194	497	
Wholesale ⁶	10,889	-692	
Leasing	118,100	721	
Other business ⁷	66,678	440	
Securitized business assets ⁴	32,631	1,179	
Retail	4,974	388	
Wholesale	21,208	818	
Leasing	6,449	-27	

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	1994		1995										
	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct. ¹	Nov.
	Seasonally adjusted												
Total	606,269	614,784	624,038	630,388	637,911	644,041	653,872	660,714	661,656	671,807	675,247	682,627	687,187
Consumer	175,540	176,198	178,430	178,623	180,029	181,775	186,584	188,665	189,898	191,806	193,555	194,620	197,303
Real estate ²	77,933	78,770	79,210	80,326	81,210	81,877	82,843	84,198	84,886	85,756	86,121	87,266	87,699
Business	352,796	359,816	366,398	371,439	376,672	380,389	384,446	387,850	386,872	394,245	395,571	400,741	402,185
	Not seasonally adjusted												
Total	607,005	620,975	624,281	629,486	640,378	646,621	653,503	661,910	658,140	665,535	672,653	681,965	687,944
Consumer	176,156	178,999	179,979	178,601	180,653	181,598	184,616	187,303	187,803	190,830	193,615	194,931	198,072
Motor vehicles	61,372	61,609	62,321	61,067	61,256	62,435	63,689	65,162	65,861	68,271	68,857	70,816	68,167
Other consumer ³	71,502	73,221	75,147	73,691	74,534	75,369	75,943	76,581	76,302	77,251	77,345	77,865	78,926
Securitized motor vehicles ⁴	31,531	31,897	30,262	31,304	32,155	31,261	32,117	32,135	32,381	31,551	31,693	30,096	34,394
Securitized other cons. ⁴	11,751	12,272	12,249	12,539	12,708	12,533	12,867	13,425	13,259	13,757	15,720	16,154	16,585
Real estate ²	77,907	78,479	79,592	80,754	80,762	82,104	82,735	83,351	84,987	86,107	86,128	87,471	87,672
Business	352,942	363,497	364,710	370,131	378,963	382,919	386,152	391,256	385,350	388,598	392,910	399,563	402,200
Motor vehicles	113,222	118,197	118,979	121,818	125,805	128,572	128,312	127,487	124,005	124,444	125,053	129,216	129,708
Retail ⁵	22,113	21,514	21,809	21,577	21,652	22,370	21,228	22,142	22,953	23,883	25,006	25,752	24,564
Wholesale ⁶	30,614	35,037	34,493	36,759	38,868	39,574	39,512	36,989	32,147	31,392	29,313	32,209	33,519
Leasing	60,495	61,646	62,677	63,482	65,285	66,628	67,572	68,356	68,905	69,169	70,734	71,255	71,625
Equipment	154,312	157,953	158,820	159,333	161,306	162,623	165,219	169,995	170,253	170,825	171,239	172,657	173,183
Retail	38,912	39,680	40,387	40,329	42,024	40,880	41,264	42,008	42,541	43,121	42,823	43,697	44,194
Wholesale ⁶	9,484	9,678	9,372	9,462	8,913	9,661	10,643	11,725	12,111	12,278	12,210	11,581	10,889
Leasing	105,916	108,595	109,061	109,542	110,369	112,082	113,312	116,262	115,601	115,426	116,206	117,379	118,100
Other business ⁷	59,893	61,495	61,304	63,339	64,815	64,426	64,099	64,365	63,869	64,941	66,111	66,238	66,678
Securitized business assets ⁴	25,515	25,852	25,607	25,641	27,037	27,298	28,522	29,409	27,223	28,388	30,507	31,452	32,631
Retail	3,896	4,494	4,251	4,035	4,404	4,937	5,224	4,989	4,784	4,587	4,818	4,586	4,974
Wholesale	15,641	14,826	14,945	15,465	16,653	16,561	17,676	18,310	16,469	17,986	19,773	20,390	21,208
Leasing	5,978	6,532	6,411	6,141	5,980	5,800	5,622	6,110	5,970	5,815	5,916	6,476	6,449