

FEDERAL RESERVE statistical release



G. 20

For immediate release
February 1996

FINANCE COMPANIES December 1995

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES ¹

Millions of dollars except as noted

Type of receivable	December Amount	Change from previous month	
		Amount	Annual rate (percent)
Seasonally adjusted			
Total	686,645	-542	-0.9
Consumer	195,895	-1,407	-8.6
Real estate ²	86,944	-755	-10.3
Business	403,805	1,620	4.8
Not seasonally adjusted			
Total	693,739	5,795	
Consumer	199,088	1,016	
Motor vehicles	69,650	1,483	
Other consumer ³	80,732	1,806	
Securitized motor vehicles ⁴	33,633	-761	
Securitized other consumer ⁴	15,073	-1,512	
Real Estate ²	86,606	-1,066	
Business	408,045	5,845	
Motor vehicles	133,242	3,534	
Retail ⁵	25,157	593	
Wholesale ⁶	36,402	2,883	
Leasing	71,683	58	
Equipment	176,745	3,562	
Retail	46,420	2,226	
Wholesale ⁶	10,254	-635	
Leasing	120,071	1,971	
Other business ⁷	65,363	-1,315	
Securitized business assets ⁴	32,695	64	
Retail	4,723	-251	
Wholesale	21,327	119	
Leasing	6,645	196	

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											
	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.
	Seasonally adjusted												
Total	614,784	624,038	630,388	637,911	644,041	653,872	660,714	661,656	671,807	675,247	682,627	687,187	686,645
Consumer	176,198	178,430	178,623	180,029	181,775	186,584	188,665	189,898	191,806	193,555	194,620	197,303	195,895
Real estate²	78,770	79,210	80,326	81,210	81,877	82,843	84,198	84,886	85,756	86,121	87,266	87,699	86,944
Business	359,816	366,398	371,439	376,672	380,389	384,446	387,850	386,872	394,245	395,571	400,741	402,185	403,805
	Not seasonally adjusted												
Total	620,975	624,281	629,486	640,378	646,621	653,503	661,910	658,140	665,535	672,653	681,965	687,944	693,739
Consumer	178,999	179,979	178,601	180,653	181,598	184,616	187,303	187,803	190,830	193,615	194,931	198,072	199,088
Motor vehicles	61,609	62,321	61,067	61,256	62,435	63,689	65,162	65,861	68,271	68,857	70,816	68,167	69,650
Other consumer³	73,221	75,147	73,691	74,534	75,369	75,943	76,581	76,302	77,251	77,345	77,865	78,926	80,732
Securitized motor vehicles⁴	31,897	30,262	31,304	32,155	31,261	32,117	32,135	32,381	31,551	31,693	30,096	34,394	33,633
Securitized other cons.⁴	12,272	12,249	12,539	12,708	12,533	12,867	13,425	13,259	13,757	15,720	16,154	16,585	15,073
Real estate²	78,479	79,592	80,754	80,762	82,104	82,735	83,351	84,987	86,107	86,128	87,471	87,672	86,606
Business	363,497	364,710	370,131	378,963	382,919	386,152	391,256	385,350	388,598	392,910	399,563	402,200	408,045
Motor vehicles	118,197	118,979	121,818	125,805	128,572	128,312	127,487	124,005	124,444	125,053	129,216	129,708	133,242
Retail⁵	21,514	21,809	21,577	21,652	22,370	21,228	22,142	22,953	23,883	25,006	25,752	24,564	25,157
Wholesale⁶	35,037	34,493	36,759	38,868	39,574	39,512	36,989	32,147	31,392	29,313	32,209	33,519	36,402
Leasing	61,646	62,677	63,482	65,285	66,628	67,572	68,356	68,905	69,169	70,734	71,255	71,625	71,683
Equipment	157,953	158,820	159,333	161,306	162,623	165,219	169,995	170,253	170,825	171,239	172,657	173,183	176,745
Retail	39,680	40,387	40,329	42,024	40,880	41,264	42,008	42,541	43,121	42,823	43,697	44,194	46,420
Wholesale⁶	9,678	9,372	9,462	8,913	9,661	10,643	11,725	12,111	12,278	12,210	11,581	10,889	10,254
Leasing	108,595	109,061	109,542	110,369	112,082	113,312	116,262	115,601	115,426	116,206	117,379	118,100	120,071
Other business⁷	61,495	61,304	63,339	64,815	64,426	64,099	64,365	63,869	64,941	66,111	66,238	66,678	65,363
Securitized business assets⁴	25,852	25,607	25,641	27,037	27,298	28,522	29,409	27,223	28,388	30,507	31,452	32,631	32,695
Retail	4,494	4,251	4,035	4,404	4,937	5,224	4,989	4,784	4,587	4,818	4,586	4,974	4,723
Wholesale	14,826	14,945	15,465	16,653	16,561	17,676	18,310	16,469	17,986	19,773	20,390	21,208	21,327
Leasing	6,532	6,411	6,141	5,980	5,800	5,622	6,110	5,970	5,815	5,916	6,476	6,449	6,645