

# FEDERAL RESERVE statistical release



G. 20

For immediate release  
March 1996

## FINANCE COMPANIES January 1996

### RECEIVABLES OUTSTANDING AT FINANCE COMPANIES <sup>1</sup>

Millions of dollars except as noted

Type of receivable	January Amount	Change from previous month	
		Amount	Annual rate (percent)
<b>Seasonally adjusted</b>			
Total	695,943	5,752	10.0
Consumer	199,175	315	1.9
Real estate <sup>2</sup>	87,959	1,014	14.0
Business	408,810	4,423	13.1
<b>Not seasonally adjusted</b>			
Total	696,413	-927	
Consumer	201,070	-1,031	
Motor vehicles	70,847	786	
Other consumer <sup>3</sup>	81,002	-986	
Securitized motor vehicles <sup>4</sup>	32,128	-1,505	
Securitized other consumer <sup>4</sup>	17,093	674	
Real Estate <sup>2</sup>	88,379	1,773	
Business	406,964	-1,669	
Motor vehicles	131,792	-1,485	
Retail <sup>5</sup>	25,689	385	
Wholesale <sup>6</sup>	34,166	-2,261	
Leasing	71,937	391	
Equipment	176,159	-1,138	
Retail	49,109	266	
Wholesale <sup>6</sup>	9,233	-1,033	
Leasing	117,817	-371	
Other business <sup>7</sup>	66,840	1,477	
Securitized business assets <sup>4</sup>	32,173	-523	
Retail	4,467	-256	
Wholesale	20,923	-404	
Leasing	6,783	137	

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	1995												1996
	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec. <sup>f</sup>	Jan.
	Seasonally adjusted												
Total	624,038	630,388	637,911	644,041	653,872	660,714	661,656	671,807	675,247	682,627	687,187	690,191	695,943
Consumer	178,430	178,623	180,029	181,775	186,584	188,665	189,898	191,806	193,555	194,620	197,303	198,860	199,175
Real estate <sup>2</sup>	79,210	80,326	81,210	81,877	82,843	84,198	84,886	85,756	86,121	87,266	87,699	86,944	87,959
Business	366,398	371,439	376,672	380,389	384,446	387,850	386,872	394,245	395,571	400,741	402,185	404,387	408,810
	Not seasonally adjusted												
Total	624,281	629,486	640,378	646,621	653,503	661,910	658,140	665,535	672,653	681,965	687,944	697,340	696,413
Consumer	179,979	178,601	180,653	181,598	184,616	187,303	187,803	190,830	193,615	194,931	198,072	202,101	201,070
Motor vehicles	62,321	61,067	61,256	62,435	63,689	65,162	65,861	68,271	68,857	70,816	68,167	70,061	70,847
Other consumer <sup>3</sup>	75,147	73,691	74,534	75,369	75,943	76,581	76,302	77,251	77,345	77,865	78,926	81,988	81,002
Securitized motor vehicles <sup>4</sup>	30,262	31,304	32,155	31,261	32,117	32,135	32,381	31,551	31,693	30,096	34,394	33,633	32,128
Securitized other cons. <sup>4</sup>	12,249	12,539	12,708	12,533	12,867	13,425	13,259	13,757	15,720	16,154	16,585	16,419	17,093
Real estate <sup>2</sup>	79,592	80,754	80,762	82,104	82,735	83,351	84,987	86,107	86,128	87,471	87,672	86,606	88,379
Business	364,710	370,131	378,963	382,919	386,152	391,256	385,350	388,598	392,910	399,563	402,200	408,633	406,964
Motor vehicles	118,979	121,818	125,805	128,572	128,312	127,487	124,005	124,444	125,053	129,216	129,708	133,277	131,792
Retail <sup>5</sup>	21,809	21,577	21,652	22,370	21,228	22,142	22,953	23,883	25,006	25,752	24,564	25,304	25,689
Wholesale <sup>6</sup>	34,493	36,759	38,868	39,574	39,512	36,989	32,147	31,392	29,313	32,209	33,519	36,427	34,166
Leasing	62,677	63,482	65,285	66,628	67,572	68,356	68,905	69,169	70,734	71,255	71,625	71,546	71,937
Equipment	158,820	159,333	161,306	162,623	165,219	169,995	170,253	170,825	171,239	172,657	173,183	177,297	176,159
Retail	40,387	40,329	42,024	40,880	41,264	42,008	42,541	43,121	42,823	43,697	44,194	48,843	49,109
Wholesale <sup>6</sup>	9,372	9,462	8,913	9,661	10,643	11,725	12,111	12,278	12,210	11,581	10,889	10,266	9,233
Leasing	109,061	109,542	110,369	112,082	113,312	116,262	115,601	115,426	116,206	117,379	118,100	118,188	117,817
Other business <sup>7</sup>	61,304	63,339	64,815	64,426	64,099	64,365	63,869	64,941	66,111	66,238	66,678	65,363	66,840
Securitized business assets <sup>4</sup>	25,607	25,641	27,037	27,298	28,522	29,409	27,223	28,388	30,507	31,452	32,631	32,696	32,173
Retail	4,251	4,035	4,404	4,937	5,224	4,989	4,784	4,587	4,818	4,586	4,974	4,723	4,467
Wholesale	14,945	15,465	16,653	16,561	17,676	18,310	16,469	17,986	19,773	20,390	21,208	21,327	20,923
Leasing	6,411	6,141	5,980	5,800	5,622	6,110	5,970	5,815	5,916	6,476	6,449	6,646	6,783