

FEDERAL RESERVE statistical release



G. 20

For immediate release
June 1996

FINANCE COMPANIES April 1996

Seasonally adjusted series have been revised from January 1992 forward to reflect newly-computed seasonal factors.

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES ¹

Millions of dollars except as noted

Type of receivable	April Amount	Change from previous month	
		Amount	Annual rate (percent)
Seasonally adjusted			
Total	707,741	4,816	8.2
Consumer	205,184	1,905	11.2
Real estate ²	89,943	441	5.9
Business	412,614	2,470	7.2
Not seasonally adjusted			
Total	710,154	4,981	
Consumer	203,532	1,195	
Motor vehicles	73,810	1,681	
Other consumer ³	79,489	-290	
Securitized motor vehicles ⁴	30,476	-617	
Securitized other consumer ⁴	19,757	421	
Real Estate ²	89,975	919	
Business	416,647	2,867	
Motor vehicles	133,892	271	
Retail ⁵	27,346	683	
Wholesale ⁶	32,155	-1,755	
Leasing	74,391	1,343	
Equipment	178,507	1,222	
Retail	47,913	-783	
Wholesale ⁶	9,663	450	
Leasing	120,931	1,555	
Other business ⁷	69,193	-304	
Securitized business assets ⁴	35,055	1,678	
Retail	4,367	300	
Wholesale	24,327	1,705	
Leasing	6,361	-327	

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			
	Apr. ¹	May ¹	Jun. ¹	Jul. ¹	Aug. ¹	Sep. ¹	Oct. ¹	Nov. ¹	Dec. ¹	Jan. ¹	Feb. ¹	Mar. ¹	Apr.
	Seasonally adjusted												
Total	644,215	651,981	659,185	663,901	671,553	676,170	683,027	687,894	691,616	696,099	700,977	702,925	707,741
Consumer	182,933	185,926	187,901	189,673	191,580	192,976	194,382	196,773	198,861	200,162	202,548	203,280	205,184
Real estate ²	82,080	82,761	84,077	84,761	85,674	86,214	87,240	87,550	87,077	88,084	88,188	89,502	89,943
Business	379,203	383,294	387,207	389,467	394,300	396,980	401,405	403,571	405,678	407,853	410,241	410,143	412,614
	Not seasonally adjusted												
Total	646,621	653,503	661,910	658,140	665,535	672,653	681,965	687,944	697,340	697,312	701,576	705,173	710,154
Consumer	181,598	184,616	187,303	187,803	190,830	193,615	194,931	198,072	202,101	201,774	202,108	202,337	203,532
Motor vehicles	62,435	63,689	65,162	65,861	68,271	68,857	70,816	68,167	70,061	71,420	73,312	72,129	73,810
Other consumer ³	75,369	75,943	76,581	76,302	77,251	77,345	77,865	78,926	81,988	81,186	81,214	79,779	79,489
Securitized motor vehicles ⁴	31,261	32,117	32,135	32,381	31,551	31,693	30,096	34,394	33,633	32,128	30,364	31,093	30,476
Securitized other cons. ⁴	12,533	12,867	13,425	13,259	13,757	15,720	16,154	16,585	16,419	17,040	17,218	19,336	19,757
Real estate ²	82,104	82,735	83,351	84,987	86,107	86,128	87,471	87,672	86,606	88,495	88,520	89,056	89,975
Business	382,919	386,152	391,256	385,350	388,598	392,910	399,563	402,200	408,633	407,043	410,948	413,780	416,647
Motor vehicles	128,572	128,312	127,487	124,005	124,444	125,053	129,216	129,708	133,277	132,062	132,153	133,621	133,892
Retail ⁵	22,370	21,228	22,142	22,953	23,883	25,006	25,752	24,564	25,304	25,906	26,591	26,663	27,346
Wholesale ⁶	39,574	39,512	36,989	32,147	31,392	29,313	32,209	33,519	36,427	34,198	33,386	33,910	32,155
Leasing	66,628	67,572	68,356	68,905	69,169	70,734	71,255	71,625	71,546	71,958	72,176	73,048	74,391
Equipment	162,623	165,219	169,995	170,253	170,825	171,239	172,657	173,183	177,297	175,984	176,461	177,285	178,507
Retail	40,880	41,264	42,008	42,541	43,121	42,823	43,697	44,194	48,843	48,737	48,660	48,696	47,913
Wholesale ⁶	9,661	10,643	11,725	12,111	12,278	12,210	11,581	10,889	10,266	9,260	8,914	9,213	9,663
Leasing	112,082	113,312	116,262	115,601	115,426	116,206	117,379	118,100	118,188	117,987	118,887	119,376	120,931
Other business ⁷	64,426	64,099	64,365	63,869	64,941	66,111	66,238	66,678	65,363	66,643	68,070	69,497	69,193
Securitized business assets ⁴	27,298	28,522	29,409	27,223	28,388	30,507	31,452	32,631	32,696	32,354	34,264	33,377	35,055
Retail	4,937	5,224	4,989	4,784	4,587	4,818	4,586	4,974	4,723	4,467	4,252	4,067	4,367
Wholesale	16,561	17,676	18,310	16,469	17,986	19,773	20,390	21,208	21,327	21,130	23,460	22,622	24,327
Leasing	5,800	5,622	6,110	5,970	5,815	5,916	6,476	6,449	6,646	6,757	6,552	6,688	6,361

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES

Millions of dollars

Type of receivable	1994	1995											
	Dec. ^r	Jan. ^r	Feb. ^r	Mar. ^r	Apr. ^r	May ^r	Jun. ^r	Jul. ^r	Aug. ^r	Sep. ^r	Oct. ^r	Nov. ^r	Dec. ^r
		Seasonally adjusted											
Total	615,618	623,585	629,457	637,941	644,215	651,981	659,185	663,901	671,553	676,170	683,027	687,894	691,616
Consumer	176,085	178,533	178,975	181,167	182,933	185,926	187,901	189,673	191,580	192,976	194,382	196,773	198,861
Real estate²	78,910	79,219	80,462	81,187	82,080	82,761	84,077	84,761	85,674	86,214	87,240	87,550	87,077
Business	360,624	365,833	370,019	375,586	379,203	383,294	387,207	389,467	394,300	396,980	401,405	403,571	405,678
		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	697,340
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	202,101
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	70,061
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	81,988
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	16,419
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	408,633
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	133,277
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	25,304
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	36,427
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	71,546
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	177,297
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	48,843
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	10,266
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	118,188
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	32,696
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	6,646

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES

Millions of dollars

Type of receivable	1993	1994											
	Dec. ^f	Jan. ^f	Feb. ^f	Mar. ^f	Apr. ^f	May ^r	Jun. ^f	Jul. ^f	Aug. ^f	Sep. ^f	Oct. ^f	Nov. ^f	Dec. ^f
	Seasonally adjusted												
Total	546,103	549,585	553,122	560,725	566,056	573,857	576,545	575,628	583,291	594,066	599,685	606,811	615,618
Consumer	160,227	160,933	161,715	163,882	165,452	166,850	168,742	167,586	168,294	173,080	173,870	175,098	176,085
Real estate ²	72,043	72,181	72,340	72,583	73,283	74,288	74,387	75,170	75,605	76,609	77,000	77,831	78,910
Business	313,833	316,471	319,067	324,260	327,321	332,719	333,416	332,872	339,393	344,377	348,815	353,883	360,624
	Not seasonally adjusted												
Total	550,751	549,754	553,022	562,620	567,985	574,516	578,670	571,315	578,245	591,321	598,774	607,005	620,975
Consumer	162,770	161,983	161,596	163,821	164,495	165,574	168,022	165,883	167,619	173,543	174,336	176,156	178,999
Motor vehicles	56,057	57,474	58,253	58,999	60,660	59,398	59,788	58,107	58,589	60,522	60,750	61,372	61,609
Other consumer ³	60,396	60,008	59,781	61,114	62,146	62,806	64,530	65,095	66,608	69,784	70,812	71,502	73,221
Securitized motor vehicles ⁴	36,024	34,190	33,451	33,173	31,328	32,623	32,705	31,848	31,787	32,372	31,592	31,531	31,897
Securitized other cons. ⁴	10,293	10,311	10,111	10,535	10,361	10,747	10,999	10,833	10,635	10,865	11,182	11,751	12,272
Real estate ²	71,727	72,512	72,566	72,132	73,297	74,215	73,755	75,379	76,012	76,585	77,235	77,907	78,479
Business	316,254	315,259	318,860	326,667	330,193	334,727	336,893	330,053	334,614	341,193	347,203	352,942	363,497
Motor vehicles	95,173	93,257	95,902	100,071	102,309	104,023	105,828	101,878	102,655	106,365	110,089	113,222	118,197
Retail ⁵	18,091	18,800	19,576	20,237	20,772	20,882	21,024	20,670	20,272	21,164	21,645	22,113	21,514
Wholesale ⁶	31,148	28,105	29,606	31,251	31,308	31,215	31,188	26,154	25,875	27,201	29,302	30,614	35,037
Leasing	45,934	46,352	46,720	48,583	50,229	51,926	53,616	55,054	56,508	58,000	59,142	60,495	61,646
Equipment	145,452	144,443	143,873	146,004	147,267	151,182	151,542	151,480	151,388	152,782	152,675	154,312	157,953
Retail	35,513	35,457	35,440	36,277	37,035	38,518	39,062	39,348	39,629	39,357	38,584	38,912	39,680
Wholesale ⁶	8,001	8,025	8,030	8,324	8,329	8,421	8,419	8,859	8,968	9,119	9,134	9,484	9,678
Leasing	101,938	100,961	100,403	101,403	101,903	104,243	104,061	103,273	102,791	104,306	104,957	105,916	108,595
Other business ⁷	53,997	53,231	54,437	56,225	56,962	55,433	55,849	54,444	56,389	58,101	59,314	59,893	61,495
Securitized business assets ⁴	21,632	24,328	24,648	24,367	23,655	24,089	23,674	22,251	24,182	23,945	25,125	25,515	25,852
Retail	2,869	2,703	3,136	2,971	2,870	3,179	3,352	3,780	3,891	3,735	4,062	3,896	4,494
Wholesale	10,584	13,755	14,379	14,364	14,349	14,577	14,240	12,817	14,147	14,411	15,173	15,641	14,826
Leasing	8,179	7,870	7,133	7,032	6,436	6,333	6,082	5,654	6,144	5,799	5,890	5,978	6,532

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES

Millions of dollars

Type of receivable	1992	1993											
	Dec. ¹	Jan. ¹	Feb. ¹	Mar. ¹	Apr. ¹	May ¹	Jun. ¹	Jul. ¹	Aug. ¹	Sep. ¹	Oct. ¹	Nov. ¹	Dec. ¹
		Seasonally adjusted											
Total	540,460	534,759	537,229	535,666	538,169	529,091	531,918	536,615	534,830	537,167	540,195	543,094	546,103
Consumer	157,524	156,562	156,773	155,609	156,698	152,940	153,500	154,741	154,906	155,411	157,919	158,432	160,227
Real estate²	72,496	72,985	73,452	73,059	73,805	70,326	71,955	71,609	71,306	71,024	71,275	71,823	72,043
Business	310,440	305,212	307,004	306,998	307,665	305,826	306,463	310,265	308,618	310,732	311,001	312,839	313,833
		Not seasonally adjusted											
Total	544,691	534,589	537,346	536,597	539,602	529,246	533,485	533,552	530,853	534,842	539,604	543,703	550,751
Consumer	159,558	157,229	156,911	155,720	156,073	151,869	152,658	153,352	154,521	155,590	158,229	159,204	162,770
Motor vehicles	57,259	56,868	53,741	53,157	53,638	53,611	55,309	56,445	54,916	54,022	54,275	55,476	56,057
Other consumer³	61,020	60,182	59,888	59,491	59,543	54,922	55,265	55,739	56,115	57,007	57,371	58,214	60,396
Securitized motor vehicles⁴	29,734	28,871	32,903	32,956	32,578	33,224	31,757	30,879	33,519	34,163	36,636	35,764	36,024
Securitized other cons.⁴	11,545	11,308	10,379	10,116	10,314	10,112	10,327	10,289	9,971	10,398	9,947	9,750	10,293
Real estate²	72,243	73,292	73,584	72,503	73,798	70,254	71,360	71,789	71,734	71,092	71,510	71,859	71,727
Business	312,890	304,068	306,851	308,374	309,731	307,123	309,467	308,411	304,598	308,160	309,865	312,640	316,254
Motor vehicles	89,011	88,198	88,202	89,440	90,765	93,338	92,784	92,272	89,546	90,955	91,552	93,377	95,173
Retail⁵	20,541	20,444	19,226	18,350	18,734	18,171	18,763	19,613	19,317	20,603	19,149	18,581	18,091
Wholesale⁶	29,890	28,654	29,979	31,691	31,961	32,130	31,674	27,333	25,054	25,442	27,228	29,389	31,148
Leasing	38,580	39,100	38,997	39,399	40,070	43,037	42,347	45,326	45,175	44,910	45,175	45,407	45,934
Equipment	151,424	145,857	144,659	144,423	144,194	139,427	142,477	143,525	143,104	144,445	144,318	143,365	145,452
Retail	33,521	33,291	33,194	33,197	32,722	32,839	33,218	34,940	35,209	35,314	34,586	34,471	35,513
Wholesale⁶	8,680	8,584	8,296	8,693	8,678	8,589	8,525	8,292	8,098	8,173	8,113	7,821	8,001
Leasing	109,223	103,982	103,169	102,533	102,794	97,999	100,734	100,293	99,797	100,958	101,619	101,073	101,938
Other business⁷	60,856	58,728	58,814	58,875	58,826	56,992	56,491	56,227	55,789	56,462	56,835	56,556	53,997
Securitized business assets⁴	11,599	11,285	15,176	15,636	15,946	17,366	17,715	16,387	16,159	16,298	17,160	19,342	21,632
Retail	1,120	1,062	1,022	973	1,522	1,901	2,011	1,944	1,882	1,815	2,322	3,028	2,869
Wholesale	5,756	5,582	9,405	9,823	9,745	9,690	9,639	8,418	8,425	8,622	8,875	9,493	10,584
Leasing	4,723	4,641	4,749	4,840	4,679	5,775	6,065	6,025	5,852	5,861	5,963	6,821	8,179

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES

Millions of dollars

Type of receivable	1991	1992											
	Dec.	Jan. ¹	Feb. ¹	Mar. ¹	Apr. ¹	May ¹	Jun. ¹	Jul. ¹	Aug. ¹	Sep. ¹	Oct. ¹	Nov. ¹	Dec. ¹
		Seasonally adjusted											
Total	523,876	527,460	528,006	526,847	526,677	528,947	530,926	531,799	533,800	534,146	534,390	536,018	540,460
Consumer	154,329	155,036	156,023	156,569	156,028	155,789	155,887	155,599	156,373	157,106	156,390	157,342	157,524
Real estate ²	67,331	68,150	68,608	69,366	69,833	70,087	70,024	70,672	71,333	71,823	72,202	72,182	72,496
Business	302,216	304,274	303,375	300,912	300,817	303,071	305,015	305,527	306,094	305,217	305,798	306,494	310,440
		Not seasonally adjusted											
Total	527,329	527,470	528,322	526,794	527,324	529,096	532,779	529,355	530,558	532,021	534,060	536,974	544,691
Consumer	155,671	155,373	156,227	156,539	155,555	154,923	155,135	154,567	156,330	157,298	156,474	157,897	159,558
Motor vehicles	62,232	61,096	60,900	59,668	60,798	58,571	59,222	59,659	59,695	59,175	58,707	57,871	57,259
Other consumer ³	59,468	57,962	60,059	59,407	58,046	58,114	57,941	57,971	58,474	58,505	58,574	59,799	61,020
Securitized motor vehicles ⁴	23,361	25,133	24,295	25,984	24,863	26,688	26,194	25,392	26,852	28,204	27,822	28,785	29,734
Securitized other cons. ⁴	10,610	11,182	10,973	11,480	11,848	11,550	11,778	11,545	11,309	11,414	11,371	11,442	11,545
Real estate ²	67,132	68,363	68,625	68,765	69,807	70,016	69,523	70,820	71,818	71,957	72,476	72,227	72,243
Business	304,526	303,734	303,470	301,490	301,962	304,157	308,121	303,968	302,410	302,766	305,110	306,850	312,890
Motor vehicles	91,554	89,275	89,497	89,019	90,171	89,642	91,137	88,725	86,824	86,447	88,002	87,039	89,011
Retail ⁵	23,967	22,865	22,765	21,724	21,963	21,191	21,706	22,103	21,799	21,488	21,848	20,904	20,541
Wholesale ⁶	31,164	30,042	30,780	30,748	31,110	30,845	30,459	27,100	25,051	25,290	26,391	26,829	29,890
Leasing	36,423	36,368	35,952	36,547	37,098	37,606	38,972	39,522	39,974	39,669	39,763	39,306	38,580
Equipment	140,396	141,716	141,400	141,462	142,226	143,434	146,552	146,267	146,362	147,500	147,184	148,072	151,424
Retail	30,952	31,628	31,502	31,593	31,810	32,894	33,940	33,723	33,619	32,921	32,810	32,736	33,521
Wholesale ⁶	9,671	9,550	9,663	9,316	9,312	9,225	9,281	9,209	9,103	8,996	8,918	8,818	8,680
Leasing	99,773	100,538	100,235	100,553	101,104	101,315	103,331	103,335	103,640	105,583	105,456	106,518	109,223
Other business ⁷	63,802	64,462	64,364	62,855	61,500	61,789	60,798	60,052	59,896	59,442	59,910	60,124	60,856
Securitized business assets ⁴	8,774	8,281	8,209	8,154	8,065	9,292	9,634	8,924	9,328	9,377	10,014	11,615	11,599
Retail	576	531	526	480	206	196	178	170	158	152	690	1,157	1,120
Wholesale	5,285	5,042	5,071	5,098	5,137	5,147	5,231	4,649	5,199	5,379	5,592	5,812	5,756
Leasing	2,913	2,708	2,612	2,576	2,722	3,949	4,225	4,105	3,971	3,846	3,732	4,646	4,723