FEDERAL RESERVE statistical release



G. 20

For immediate release July 1996

FINANCE COMPANIES May 1996

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1

Millions of dollars except as noted

	May	Change from previous month							
Type of receivable	Amount	Amount	Annual rate (percent)						
	Seasonally adjusted								
Total	710,367	2,023	3.4						
Consumer	207,027	1,842	10.8						
Real estate ²	90,180	237	3.2						
Business	413,160	-56	-0.2						
	Not seasonally adjusted								
Total	712,429	1,667							
Consumer	205,678	2,146							
Motor vehicles	74,327	517							
Other consumer ³	80,435	946							
Securitized motor vehicles ⁴	31,435	959							
Securitized other consumer ⁴	19,481	-276							
Real Estate ²	90,182	207							
Business	416,569	-686							
Motor vehicles	134,196	-304							
Retail ⁵	27,151	-803							
Wholesale ⁶	31,360	-795							
Leasing	75,685	1,294							
Equipment	178,151	-356							
Retail	46,941	-972							
Wholesale ⁶	10,386	723							
Leasing	120,824	-107							
Other business ⁷	68,112	-1,081							
Securitized business assets ⁴	36,110	1,055							
Retail	4,790	423							
Wholesale	25,028	701							
Leasing	6,292	-69							

^{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.

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.

^{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.

^{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	The second second			1995	***						1996	1	
	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.r	Apr. ^r	May
	The second secon					Seas	onally adjusted	i				_	
Total	651,981	659,185	663,901	671,553	676,170	683,027	687,894	691,616	696,099	700,977	703,398	708,343	710,367
Consumer	185,926	187,901	189,673	191,580	192,976	194,382	196,773	198,861	200,162	202,548	203,280	205,184	207,027
Real estate ²	82,761	84,077	84,761	85,674	86,214	87,240	87,550	87,077	88,084	88,188	89,502	89,943	90,180
Business	383,294	387,207	389,467	394,300	396,980	401,405	403,571	405,678	407,853	410,241	410,616	413,216	413,160
	Not seasonally adjusted												
Total	653,503	661,910	658,140	665,535	672,653	681,965	687,944	697,340	697,312	701,576	705,650	710,762	712,429
Consumer	184,616	187,303	187,803	190,830	193,615	194,931	198,072	202,101	201,774	202,108	202,337	203,532	205,678
Motor vehicles	63,689	65,162	65,861	68,271	68,857	70,816	68,167	70,061	71,420	73,312	72,129	73,810	74,327
Other consumer ³	75,943	76,581	76,302	77,251	77,345	77,865	78,926	81,988	81,186	81,214	79,779	79,489	80,435
Securitized motor vehicles ⁴	32,117	32,135	32,381	31,551	31,693	30,096	34,394	33,633	32,128	30,364	31,093	30,476	31,435
Securitized other cons. ⁴	12,867	13,425	13,259	13,757	15,720	16,154	16,585	16,419	17,040	17,218	19,336	19,757	19,481
Real estate ²	82,735	83,351	84,987	86,107	86,128	87,471	87,672	86,606	88,495	88,520	89,056	89,975	90,182
Business	386,152	391,256	385,350	388,598	392,910	399,563	402,200	408,633	407,043	410,948	414,257	417,255	416,569
Motor vehicles	128,312	127,487	124,005	124,444	125,053	129,216	129,708	133,277	132,062	132,153	134,098	134,500	134,196
Retail ⁵	21,228	22,142	22,953	23,883	25,006	25,752	24,564	25,304	25,906	26,591	27,140	27,954	27,151
Wholesale ⁶	39,512	36,989	32,147	31,392	29,313	32,209	33,519	36,427	34,198	33,386	33,910	32,155	31,360
Leasing	67,572	68,356	68,905	69,169	70,734	71,255	71,625	71,546	71,958	72,176	73,048	74,391	75,685
Equipment	165,219	169,995	170,253	170,825	171,239	172,657	173,183	177,297	175,984	176,461	177,285	178,507	178,151
Retail	41,264	42,008	42,541	43,121	42,823	43,697	44,194	48,843	48,737	48,660	48,696	47,913	46,941
Wholesale ⁶	10,643	11,725	12,111	12,278	12,210	11,581	10,889	10,266	9,260	8,914	9,213	9,663	10,386
Leasing	113,312	116,262	115,601	115,426	116,206	117,379	118,100	118,188	117,987	118,887	119,376	120,931	120,824
Other business ⁷	64,099	64,365	63,869	64,941	66,111	66,238	66,678	65,363	66,643	68,070	69,497	69,193	68,112
Securitized business assets ⁴	28,522	29,409	27,223	28,388	30,507	31,452	32,631	32,696	32,354	34,264	33,377	35,055	36,110
Retail	5,224	4,989	4,784	4,587	4,818	4,586	4,974	4,723	4,467	4,252	4,067	4,367	4,790
Wholesale	17,676	18,310	16,469	17,986	19,773	20,390	21,208	21,327	21,130	23,460	22,622	24,327	25,028
Leasing	5,622	6,110	5,970	5,815	5,916	6,476	6,449	6,646	6,757	6,552	6,688	6,361	6,292