FEDERAL RESERVE statistical release



G. 20

For immediate release November 1996

FINANCE COMPANIES September 1996

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES ¹ Millions of dollars except as noted

	September	Change from previous month							
Type of receivable	Amount	Amount	Annual rate (percent)						
	Seasonally adjusted								
Total	727,883	-3,193	-5.2						
Consumer	209,394	-2,291	-13.0						
Real estate ²	96,780	502	6.3						
Business	421,709	-1,403	-4.0						
	Not seasonally adjusted								
Total	724,005	-735							
Consumer	210,228	-696							
Motor vehicles	75,323	890							
Other consumer ³	80,623	-525							
Securitized motor vehicles ⁴	32,814	-1,822							
Securitized other consumer ⁴	21,468	761							
Real Estate ²	96,650	-100							
Business	417,127	61							
Motor vehicles	139,109	3,406							
Retail loans ⁵	28,872	468							
Wholesale loans ⁶	30,294	2,106							
Leases	79,943	832							
Equipment	174,767	-1,656							
Loans ⁷	53,644	594							
Leases	121,123	-2,250							
Other business loans ⁸	69,591	-1,115							
Securitized business assets ⁴	33,660	-574							
Retail loans	4,600	-100							
Wholesale loans	22,586	-565							
Leases	6,474	91							

^{1.} Includes finance company subsidiaries of bank holding companies but not of retailers and banks. Data are shown before deductions for unearmed 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.

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. Beginning with the June 1996 data, retail and wholesale business equipment loans have been combined and are no longer separately available.

^{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.

^{8.} 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									
	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul. ^r	Aug.r	Sep.
	Seasonally adjusted												
Total	676,170	683,027	687,894	691,616	696,099	700,977	703,398	708,343	710,367	719,536	725,338	731,076	727,883
Consumer	192,976	194,382	196,773	198,861	200,162	202,548	203,280	205,184	207,027	210,341	212,932	211,685	209,394
Real estate ²	86,214	87,240	87,550	87,077	88,084	88,188	89,502	89,943	90,180	93,917	94,305	96,279	96,780
Business	396,980	401,405	403,571	405,678	407,853	410,241	410,616	413,216	413,160	415,278	418,101	423,112	421,709
	Not seasonally adjusted												
Total	672,653	681,965	687,944	697,340	697,312	701,576	705,650	710,762	712,429	722,597	718,655	724,740	724,005
Consumer	193,615	194,931	198,072	202,101	201,774	202,108	202,337	203,532	205,678	209,851	210,894	210,924	210,228
Motor vehicles	68,857	70,816	68,167	70,061	71,420	73,312	72,129	73,810	74,327	74,286	75,110	74,433	75,323
Other consumer ³	77,345	77,865	78,926	81,988	81,186	81,214	79,779	79,489	80,435	80,344	81,323	81,148	80,623
Securitized motor vehicles ⁴	31,693	30,096	34,394	33,633	32,128	30,364	31,093	30,476	31,435	34,826	33,731	34,636	32,814
Securitized other cons.4	15,720	16,154	16,585	16,419	17,040	17,218	19,336	19,757	19,481	20,395	20,730	20,707	21,468
Real estate ²	86,128	87,471	87,672	86,606	88,495	88,520	89,056	89,975	90,182	93,100	94,551	96,750	96,650
Business	392,910	399,563	402,200	408,633	407,043	410,948	414,257	417,255	416,569	419,646	413,210	417,066	417,127
Motor vehicles	125,053	129,216	129,708	133,277	132,062	132,153	134,098	134,500	134,196	137,477	134,031	135,703	139,109
Retail ⁵	25,006	25,752	24,564	25,304	25,906	26,591	27,140	27,954	27,151	29,032	28,649	28,404	28,872
Wholesale ⁶	29,313	32,209	33,519	36,427	34,198	33,386	33,910	32,155	31,360	32,095	26,888	28,188	30,294
Leasing	70,734	71,255	71,625	71,546	71,958	72,176	73,048	74,391	75,685	76,350	78,494	79,111	79,943
Equipment	171,239	172,657	173,183	177,297	175,984	176,461	177,285	178,507	178,151	178,983	177,606	176,423	174,767
Retail & Wholesale ⁷	55,033	55,278	55,083	59,109	57,997	57,574	57,909	57,576	57,327	58,788	57,121	53,050	53,644
Leasing	116,206	117,379	118,100	118,188	117,987	118,887	119,376	120,931	120,824	120,195	120,485	123,373	121,123
Other business ⁸	66,111	66,238	66,678	65,363	66,643	68,070	69,497	69,193	68,112	67,210	66,600	70,706	69,591
Securitized business assets ⁴	30,507	31,452	32,631	32,696	32,354	34,264	33,377	35,055	36,110	35,976	34,973	34,234	33,660
Retail	4,818	4,586	4,974	4,723	4,467	4,252	4,067	4,367	4,790	4,688	4,613	4,700	4,600
Wholesale	19,773	20,390	21,208	21,327	21,130	23,460	22,622	24,327	25,028	24,950	23,988	23,151	22,586
Leasing	5,916	6,476	6,449	6,646	6,757	6,552	6,688	6,361	6,292	6,338	6,372	6,383	6,474