

FEDERAL RESERVE statistical release



G. 20

For immediate release
December 1996

FINANCE COMPANIES October 1996

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES ¹

Millions of dollars except as noted

Type of receivable	October Amount	Change from previous month	
		Amount	Annual rate (percent)
Seasonally adjusted			
Total	744,841	7,689	12.5
Consumer	210,477	-471	-2.7
Real estate ²	103,457	3,139	37.6
Business	430,908	5,021	14.1
Not seasonally adjusted			
Total	743,656	10,426	
Consumer	210,987	-801	
Motor vehicles	75,916	-417	
Other consumer ³	77,527	-924	
Securitized motor vehicles ⁴	32,565	-242	
Securitized other consumer ⁴	24,979	782	
Real Estate ²	103,709	3,527	
Business	428,960	7,700	
Motor vehicles	140,057	1,442	
Retail loans ⁵	29,072	197	
Wholesale loans ⁶	30,982	688	
Leases	80,003	557	
Equipment	177,677	-3,434	
Loans ⁷	56,703	571	
Leases	120,974	-4,005	
Other business loans ⁸	74,255	6,965	
Securitized business assets ⁴	36,971	2,727	
Retail loans	4,650	50	
Wholesale loans	23,183	13	
Leases	9,138	2,664	

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.

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

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									
	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun. ^f	Jul. ^f	Aug. ^f	Sep. ^f	Oct.
	Seasonally adjusted												
Total	683,027	687,894	691,616	696,099	700,977	703,398	708,343	710,367	724,193	729,091	737,289	737,152	744,841
Consumer	194,382	196,773	198,861	200,162	202,548	203,280	205,184	207,027	209,855	211,332	210,907	210,948	210,477
Real estate ²	87,240	87,550	87,077	88,084	88,188	89,502	89,943	90,180	96,644	97,023	99,806	100,317	103,457
Business	401,405	403,571	405,678	407,853	410,241	410,616	413,216	413,160	417,694	420,736	426,576	425,887	430,908
	Not seasonally adjusted												
Total	681,965	687,944	697,340	697,312	701,576	705,650	710,762	712,429	727,257	722,399	730,923	733,230	743,656
Consumer	194,931	198,072	202,101	201,774	202,108	202,337	203,532	205,678	209,367	209,309	210,148	211,788	210,987
Motor vehicles	70,816	68,167	70,061	71,420	73,312	72,129	73,810	74,327	74,936	75,736	74,433	76,333	75,916
Other consumer ³	77,865	78,926	81,988	81,186	81,214	79,779	79,489	80,435	79,474	79,112	78,928	78,451	77,527
Securitized motor vehicles ⁴	30,096	34,394	33,633	32,128	30,364	31,093	30,476	31,435	34,529	33,731	34,636	32,807	32,565
Securitized other cons. ⁴	16,154	16,585	16,419	17,040	17,218	19,336	19,757	19,481	20,428	20,730	22,151	24,197	24,979
Real estate ²	87,471	87,672	86,606	88,495	88,520	89,056	89,975	90,182	95,803	97,276	100,295	100,182	103,709
Business	399,563	402,200	408,633	407,043	410,948	414,257	417,255	416,569	422,087	415,814	420,480	421,260	428,960
Motor vehicles	129,216	129,708	133,277	132,062	132,153	134,098	134,500	134,196	136,757	133,325	135,063	138,615	140,057
Retail ⁵	25,752	24,564	25,304	25,906	26,591	27,140	27,954	27,151	29,033	28,649	28,404	28,875	29,072
Wholesale ⁶	32,209	33,519	36,427	34,198	33,386	33,910	32,155	31,360	32,095	26,888	28,188	30,294	30,982
Leasing	71,255	71,625	71,546	71,958	72,176	73,048	74,391	75,685	75,629	77,788	78,471	79,446	80,003
Equipment	172,657	173,183	177,297	175,984	176,461	177,285	178,507	178,151	184,396	183,119	182,816	181,111	177,677
Retail & Wholesale ⁷	55,278	55,083	59,109	57,997	57,574	57,909	57,576	57,327	58,788	57,216	55,528	56,132	56,703
Leasing	117,379	118,100	118,188	117,987	118,887	119,376	120,931	120,824	125,608	125,903	127,288	124,979	120,974
Other business ⁸	66,238	66,678	65,363	66,643	68,070	69,497	69,193	68,112	64,987	64,397	68,367	67,290	74,255
Securitized business assets ⁴	31,452	32,631	32,696	32,354	34,264	33,377	35,055	36,110	35,947	34,973	34,234	34,244	36,971
Retail	4,586	4,974	4,723	4,467	4,252	4,067	4,367	4,790	4,688	4,613	4,700	4,600	4,650
Wholesale	20,390	21,208	21,327	21,130	23,460	22,622	24,327	25,028	24,868	23,988	23,151	23,170	23,183
Leasing	6,476	6,449	6,646	6,757	6,552	6,688	6,361	6,292	6,391	6,372	6,383	6,474	9,138