

FEDERAL RESERVE statistical release



G. 20

For immediate release
January 1997

FINANCE COMPANIES November 1996

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

Type of receivable	November Amount	Change from previous month	
		Amount	Annual rate (percent)
Seasonally adjusted			
Total	755,192	8,413	13.5
Consumer	212,775	264	1.5
Real estate ²	105,460	2,185	25.4
Business	436,957	5,964	16.6
Not seasonally adjusted			
Total	755,217	9,620	
Consumer	214,227	1,202	
Motor vehicles	75,303	-613	
Other consumer ³	77,868	341	
Securitized motor vehicles ⁴	34,177	-426	
Securitized other consumer ⁴	26,879	1,900	
Real Estate ²	105,628	2,101	
Business	435,362	6,317	
Motor vehicles	142,394	2,337	
Retail loans ⁵	28,794	-278	
Wholesale loans ⁶	33,197	2,215	
Leases	80,403	400	
Equipment	177,740	-22	
Loans ⁷	56,085	-618	
Leases	121,655	596	
Other business loans ⁸	75,798	1,543	
Securitized business assets ⁴	39,430	2,459	
Retail loans	5,402	752	
Wholesale loans	23,391	208	
Leases	10,637	1,499	

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										
	Nov.	Dec.	Jan,	Feb,	Mar,	Apr,	May	Jun, ^r	Jul, ^r	Aug, ^r	Sep, ^r	Oct, ^r	Nov,
	Seasonally adjusted												
Total	687,894	691,616	696,099	700,977	703,398	708,343	710,367	724,845	729,747	738,487	739,183	746,778	755,192
Consumer	196,773	198,861	200,162	202,548	203,280	205,184	207,027	210,507	211,988	212,105	212,979	212,510	212,775
Real estate²	87,550	87,077	88,084	88,188	89,502	89,943	90,180	96,644	97,023	99,806	100,317	103,275	105,460
Business	403,571	405,678	407,853	410,241	410,616	413,216	413,160	417,694	420,736	426,576	425,887	430,993	436,957
	Not seasonally adjusted												
Total	687,944	697,340	697,312	701,576	705,650	710,762	712,429	727,907	723,049	732,117	735,269	745,597	755,217
Consumer	198,072	202,101	201,774	202,108	202,337	203,532	205,678	210,017	209,959	211,342	213,827	213,025	214,227
Motor vehicles	68,167	70,061	71,420	73,312	72,129	73,810	74,327	74,936	75,736	74,433	76,333	75,916	75,303
Other consumer³	78,926	81,988	81,186	81,214	79,779	79,489	80,435	79,474	79,112	78,928	78,451	77,527	77,868
Securitized motor vehicles⁴	34,394	33,633	32,128	30,364	31,093	30,476	31,435	35,179	34,381	35,830	34,846	34,603	34,177
Securitized other cons.⁴	16,585	16,419	17,040	17,218	19,336	19,757	19,481	20,428	20,730	22,151	24,197	24,979	26,879
Real estate²	87,672	86,606	88,495	88,520	89,056	89,975	90,182	95,803	97,276	100,295	100,182	103,527	105,628
Business	402,200	408,633	407,043	410,948	414,257	417,255	416,569	422,087	415,814	420,480	421,260	429,045	435,362
Motor vehicles	129,708	133,277	132,062	132,153	134,098	134,500	134,196	136,757	133,325	135,063	138,615	140,057	142,394
Retail⁵	24,564	25,304	25,906	26,591	27,140	27,954	27,151	29,033	28,649	28,404	28,875	29,072	28,794
Wholesale⁶	33,519	36,427	34,198	33,386	33,910	32,155	31,360	32,095	26,888	28,188	30,294	30,982	33,197
Leasing	71,625	71,546	71,958	72,176	73,048	74,391	75,685	75,629	77,788	78,471	79,446	80,003	80,403
Equipment	173,183	177,297	175,984	176,461	177,285	178,507	178,151	184,396	183,119	182,816	181,111	177,762	177,740
Retail & Wholesale⁷	55,083	59,109	57,997	57,574	57,909	57,576	57,327	58,788	57,216	55,528	56,132	56,703	56,085
Leasing	118,100	118,188	117,987	118,887	119,376	120,931	120,824	125,608	125,903	127,288	124,979	121,059	121,655
Other business⁸	66,678	65,363	66,643	68,070	69,497	69,193	68,112	64,987	64,397	68,367	67,290	74,255	75,798
Securitized business assets⁴	32,631	32,696	32,354	34,264	33,377	35,055	36,110	35,947	34,973	34,234	34,244	36,971	39,430
Retail	4,974	4,723	4,467	4,252	4,067	4,367	4,790	4,688	4,613	4,700	4,600	4,650	5,402
Wholesale	21,208	21,327	21,130	23,460	22,622	24,327	25,028	24,868	23,988	23,151	23,170	23,183	23,391
Leasing	6,449	6,646	6,757	6,552	6,688	6,361	6,292	6,391	6,372	6,383	6,474	9,138	10,637