

# FEDERAL RESERVE statistical release



G. 20

For immediate release  
February 1997

## FINANCE COMPANIES December 1996

### RECEIVABLES OUTSTANDING AT FINANCE COMPANIES <sup>1</sup>

Millions of dollars except as noted

Type of receivable	December Amount	Change from previous month	
		Amount	Annual rate (percent)
<b>Seasonally adjusted</b>			
Total	749,894	-8,371	-13.2
Consumer	211,831	-944	-5.3
Real estate <sup>2</sup>	101,115	-3,661	-41.9
Business	436,948	-3,767	-10.3
<b>Not seasonally adjusted</b>			
Total	755,831	-2,445	
Consumer	215,177	950	
Motor vehicles	73,540	-1,764	
Other consumer <sup>3</sup>	80,984	3,116	
Securitized motor vehicles <sup>4</sup>	35,644	1,467	
Securitized other consumer <sup>4</sup>	25,009	-1,869	
Real Estate <sup>2</sup>	100,571	-4,372	
Business	440,083	977	
Motor vehicles	143,052	842	
Retail loans <sup>5</sup>	28,793	-32	
Wholesale loans <sup>6</sup>	32,337	75	
Leases	81,922	799	
Equipment	184,942	2,862	
Loans <sup>7</sup>	60,991	810	
Leases	123,951	2,052	
Other business loans <sup>8</sup>	71,110	-4,235	
Securitized business assets <sup>4</sup>	40,979	1,508	
Retail loans	5,148	-254	
Wholesale loans	24,732	1,341	
Leases	11,099	421	

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											
	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct. <sup>f</sup>	Nov. <sup>f</sup>	Dec.
	Seasonally adjusted												
Total	691,616	696,099	700,977	703,398	708,343	710,367	724,845	729,747	738,487	739,183	749,165	758,266	749,894
Consumer	198,861	200,162	202,548	203,280	205,184	207,027	210,507	211,988	212,105	212,979	212,511	212,775	211,831
Real estate <sup>2</sup>	87,077	88,084	88,188	89,502	89,943	90,180	96,644	97,023	99,806	100,317	102,933	104,776	101,115
Business	405,678	407,853	410,241	410,616	413,216	413,160	417,694	420,736	426,576	425,887	433,720	440,715	436,948
	Not seasonally adjusted												
Total	697,340	697,312	701,576	705,650	710,762	712,429	727,907	723,049	732,117	735,269	747,970	758,276	755,831
Consumer	202,101	201,774	202,108	202,337	203,532	205,678	210,017	209,959	211,342	213,827	213,026	214,227	215,177
Motor vehicles	70,061	71,420	73,312	72,129	73,810	74,327	74,936	75,736	74,433	76,333	75,917	75,304	73,540
Other consumer <sup>3</sup>	81,988	81,186	81,214	79,779	79,489	80,435	79,474	79,112	78,928	78,451	77,527	77,868	80,984
Securitized motor vehicles <sup>4</sup>	33,633	32,128	30,364	31,093	30,476	31,435	35,179	34,381	35,830	34,846	34,603	34,177	35,644
Securitized other cons. <sup>4</sup>	16,419	17,040	17,218	19,336	19,757	19,481	20,428	20,730	22,151	24,197	24,979	26,878	25,009
Real estate <sup>2</sup>	86,606	88,495	88,520	89,056	89,975	90,182	95,803	97,276	100,295	100,182	103,184	104,943	100,571
Business	408,633	407,043	410,948	414,257	417,255	416,569	422,087	415,814	420,480	421,260	431,760	439,106	440,083
Motor vehicles	133,277	132,062	132,153	134,098	134,500	134,196	136,757	133,325	135,063	138,615	139,966	142,210	143,052
Retail <sup>5</sup>	25,304	25,906	26,591	27,140	27,954	27,151	29,033	28,649	28,404	28,875	29,088	28,825	28,793
Wholesale <sup>6</sup>	36,427	34,198	33,386	33,910	32,155	31,360	32,095	26,888	28,188	30,294	30,515	32,262	32,337
Leasing	71,546	71,958	72,176	73,048	74,391	75,685	75,629	77,788	78,471	79,446	80,363	81,123	81,922
Equipment	177,297	175,984	176,461	177,285	178,507	178,151	184,396	183,119	182,816	181,111	179,997	182,080	184,942
Retail & Wholesale <sup>7</sup>	59,109	57,997	57,574	57,909	57,576	57,327	58,788	57,216	55,528	56,132	58,735	60,181	60,991
Leasing	118,188	117,987	118,887	119,376	120,931	120,824	125,608	125,903	127,288	124,979	121,262	121,899	123,951
Other business <sup>8</sup>	65,363	66,643	68,070	69,497	69,193	68,112	64,987	64,397	68,367	67,290	74,055	75,345	71,110
Securitized business assets <sup>4</sup>	32,696	32,354	34,264	33,377	35,055	36,110	35,947	34,973	34,234	34,244	37,742	39,471	40,979
Retail	4,723	4,467	4,252	4,067	4,367	4,790	4,688	4,613	4,700	4,600	4,650	5,402	5,148
Wholesale	21,327	21,130	23,460	22,622	24,327	25,028	24,868	23,988	23,151	23,170	23,183	23,391	24,732
Leasing	6,646	6,757	6,552	6,688	6,361	6,292	6,391	6,372	6,383	6,474	9,909	10,678	11,099