

FEDERAL RESERVE statistical release



G. 20

For immediate release
March 1997

FINANCE COMPANIES January 1997

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

Type of receivable	January Amount	Change from previous month	
		Amount	Annual rate (percent)
Seasonally adjusted			
Total	758,612	4,930	7.8
Consumer	211,688	199	1.1
Real estate ²	108,406	2,106	23.8
Business	438,518	2,625	7.2
Not seasonally adjusted			
Total	760,010	432	
Consumer	213,292	-1,537	
Motor vehicles	73,599	407	
Other consumer ³	80,927	-57	
Securitized motor vehicles ⁴	33,976	-1,668	
Securitized other consumer ⁴	24,790	-219	
Real Estate ²	108,910	3,182	
Business	437,808	-1,213	
Motor vehicles	143,934	2,046	
Retail loans ⁵	27,656	-91	
Wholesale loans ⁶	33,764	1,427	
Leases	82,514	710	
Equipment	182,915	-2,027	
Loans ⁷	58,276	-2,715	
Leases	124,639	688	
Other business loans ⁸	70,944	-166	
Securitized business assets ⁴	40,015	-1,066	
Retail loans	5,086	-164	
Wholesale loans	24,143	-589	
Leases	10,786	-313	

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	1996												1997
	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec. ^f	Jan.
	Seasonally adjusted												
Total	696,099	700,977	703,398	708,343	710,367	724,845	729,747	738,487	739,183	749,165	758,266	753,682	758,612
Consumer	200,162	202,548	203,280	205,184	207,027	210,507	211,988	212,105	212,979	212,511	212,775	211,488	211,688
Real estate²	88,084	88,188	89,502	89,943	90,180	96,644	97,023	99,806	100,317	102,933	104,776	106,300	108,406
Business	407,853	410,241	410,616	413,216	413,160	417,694	420,736	426,576	425,887	433,720	440,715	435,894	438,518
	Not seasonally adjusted												
Total	697,312	701,576	705,650	710,762	712,429	727,907	723,049	732,117	735,269	747,970	758,276	759,578	760,010
Consumer	201,774	202,108	202,337	203,532	205,678	210,017	209,959	211,342	213,827	213,026	214,227	214,829	213,292
Motor vehicles	71,420	73,312	72,129	73,810	74,327	74,936	75,736	74,433	76,333	75,917	75,304	73,192	73,599
Other consumer³	81,186	81,214	79,779	79,489	80,435	79,474	79,112	78,928	78,451	77,527	77,868	80,984	80,927
Securitized motor vehicles⁴	32,128	30,364	31,093	30,476	31,435	35,179	34,381	35,830	34,846	34,603	34,177	35,644	33,976
Securitized other cons.⁴	17,040	17,218	19,336	19,757	19,481	20,428	20,730	22,151	24,197	24,979	26,878	25,009	24,790
Real estate²	88,495	88,520	89,056	89,975	90,182	95,803	97,276	100,295	100,182	103,184	104,943	105,728	108,910
Business	407,043	410,948	414,257	417,255	416,569	422,087	415,814	420,480	421,260	431,760	439,106	439,021	437,808
Motor vehicles	132,062	132,153	134,098	134,500	134,196	136,757	133,325	135,063	138,615	139,966	142,210	141,888	143,934
Retail⁵	25,906	26,591	27,140	27,954	27,151	29,033	28,649	28,404	28,875	29,088	28,825	27,747	27,656
Wholesale⁶	34,198	33,386	33,910	32,155	31,360	32,095	26,888	28,188	30,294	30,515	32,262	32,337	33,764
Leasing	71,958	72,176	73,048	74,391	75,685	75,629	77,788	78,471	79,446	80,363	81,123	81,804	82,514
Equipment	175,984	176,461	177,285	178,507	178,151	184,396	183,119	182,816	181,111	179,997	182,080	184,942	182,915
Retail & Wholesale⁷	57,997	57,574	57,909	57,576	57,327	58,788	57,216	55,528	56,132	58,735	60,181	60,991	58,276
Leasing	117,987	118,887	119,376	120,931	120,824	125,608	125,903	127,288	124,979	121,262	121,899	123,951	124,639
Other business⁸	66,643	68,070	69,497	69,193	68,112	64,987	64,397	68,367	67,290	74,055	75,345	71,110	70,944
Securitized business assets⁴	32,354	34,264	33,377	35,055	36,110	35,947	34,973	34,234	34,244	37,742	39,471	41,081	40,015
Retail	4,467	4,252	4,067	4,367	4,790	4,688	4,613	4,700	4,600	4,650	5,402	5,250	5,086
Wholesale	21,130	23,460	22,622	24,327	25,028	24,868	23,988	23,151	23,170	23,183	23,391	24,732	24,143
Leasing	6,757	6,552	6,688	6,361	6,292	6,391	6,372	6,383	6,474	9,909	10,678	11,099	10,786