

FEDERAL RESERVE statistical release



G. 20

For immediate release
July 1997

FINANCE COMPANIES May 1997

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES ¹

Millions of dollars except as noted

Type of receivable	May Amount	Change from previous month	
		Amount	Annual rate (percent)
Seasonally adjusted			
Total	777,961	5,878	9.1
Consumer	214,016	309	1.7
Real estate ²	118,067	2,544	26.4
Business	445,878	3,025	8.2
Not seasonally adjusted			
Total	780,271	5,533	
Consumer	212,625	649	
Motor vehicles	72,068	1,300	
Other consumer ³	80,226	1,068	
Securitized motor vehicles ⁴	34,489	-1,617	
Securitized other consumer ⁴	25,842	-102	
Real Estate ²	118,067	2,498	
Business	449,579	2,386	
Motor vehicles	150,098	-614	
Retail loans ⁵	27,982	47	
Wholesale loans ⁶	36,013	-1,152	
Leases	86,103	491	
Equipment	185,209	684	
Loans ⁷	56,503	-927	
Leases	128,706	1,611	
Other business loans ⁸	75,736	936	
Securitized business assets ⁴	38,536	1,380	
Retail loans	5,005	821	
Wholesale loans	22,754	869	
Leases	10,777	-310	

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				
	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov. ¹	Dec. ¹	Jan. ¹	Feb. ¹	Mar. ¹	Apr. ¹	May
	Seasonally adjusted												
Total	710,367	724,845	729,747	738,487	739,183	749,165	757,064	755,827	762,305	763,524	767,187	772,083	777,961
Consumer	207,027	210,507	211,988	212,105	212,979	212,511	212,775	213,513	213,504	213,429	209,744	213,707	214,016
Real estate²	90,180	96,644	97,023	99,806	100,317	102,933	104,776	106,300	108,476	110,841	113,710	115,523	118,067
Business	413,160	417,694	420,736	426,576	425,887	433,720	439,514	436,014	440,325	439,254	443,734	442,853	445,878
	Not seasonally adjusted												
Total	712,429	727,907	723,049	732,117	735,269	747,970	757,079	761,756	763,714	764,717	769,258	774,738	780,271
Consumer	205,678	210,017	209,959	211,342	213,827	213,026	214,227	216,886	215,122	213,058	208,604	211,976	212,625
Motor vehicles	74,327	74,936	75,736	74,433	76,333	75,917	75,304	73,484	73,933	74,337	73,139	70,768	72,068
Other consumer³	80,435	79,474	79,112	78,928	78,451	77,527	77,868	80,984	80,927	79,798	77,274	79,158	80,226
Securitized motor vehicles⁴	31,435	35,179	34,381	35,830	34,846	34,603	34,177	35,644	33,976	33,069	32,101	36,106	34,489
Securitized other cons.⁴	19,481	20,428	20,730	22,151	24,197	24,979	26,878	26,774	26,286	25,854	26,090	25,944	25,842
Real estate²	90,182	95,803	97,276	100,295	100,182	103,184	104,943	105,728	108,980	111,265	113,157	115,569	118,067
Business	416,569	422,087	415,814	420,480	421,260	431,760	437,909	439,142	439,612	440,394	447,497	447,193	449,579
Motor vehicles	134,196	136,757	133,325	135,063	138,615	139,966	142,210	142,009	145,329	148,334	152,037	150,712	150,098
Retail⁵	27,151	29,033	28,649	28,404	28,875	29,088	28,825	27,868	28,549	28,629	28,617	27,935	27,982
Wholesale⁶	31,360	32,095	26,888	28,188	30,294	30,515	32,262	32,337	33,811	36,259	38,846	37,165	36,013
Leasing	75,685	75,629	77,788	78,471	79,446	80,363	81,123	81,804	82,969	83,446	84,574	85,612	86,103
Equipment	178,151	184,396	183,119	182,816	181,111	179,997	182,229	184,942	182,484	181,949	183,155	184,525	185,209
Retail & Wholesale⁷	57,327	58,788	57,216	55,528	56,132	58,735	60,167	60,991	57,977	56,785	57,366	57,430	56,503
Leasing	120,824	125,608	125,903	127,288	124,979	121,262	122,062	123,951	124,507	125,164	125,789	127,095	128,706
Other business⁸	68,112	64,987	64,397	68,367	67,290	74,055	73,999	71,110	71,784	72,718	74,434	74,800	75,736
Securitized business assets⁴	36,110	35,947	34,973	34,234	34,244	37,742	39,471	41,081	40,015	37,393	37,871	37,156	38,536
Retail	4,790	4,688	4,613	4,700	4,600	4,650	5,402	5,250	5,086	4,778	4,470	4,184	5,005
Wholesale	25,028	24,868	23,988	23,151	23,170	23,183	23,391	24,732	24,143	21,699	22,247	21,885	22,754
Leasing	6,292	6,391	6,372	6,383	6,474	9,909	10,678	11,099	10,786	10,916	11,154	11,087	10,777