FEDERAL RESERVE statistical release

G.20

Finance Companies[1]
July 2026

For immediate release
September 2026

Owned and Managed Receivables Outstanding[2]
Seasonally adjusted. Billions of dollars except as noted.

						2025			2026				
	2021	2022	2023	2024	2025	Q2	Q3	Q4	Q1[r]	Q2[r]	May[r]	Jun[r]	Jul[p]
Total percent change (annual rate)[3]	-4.1	0.7	5.7	3.4	-0.3	-0.2	1.2	-1.4	-1.0	0.3	7.7	-3.4	-0.8
Consumer	1.1	-5.3	4.1	2.3	-1.1	-1.7	-1.3	-0.7	-3.3	-1.8	1.9	-0.3	-1.7
Real estate	-12.4	-3.3	-2.8	-2.2	-1.7	-2.6	2.7	-4.9	-1.3	-1.4	0.1	-0.8	-3.7
Business	-12.3	14.7	13.1	7.7	1.4	3.0	3.9	-0.7	2.3	3.9	18.6	-8.5	1.6
Total flow (annual rate)[4]	-49.8	13.1	102.8	64.7	-5.8	-3.8	24.4	-27.5	-18.7	6.8	150.9	-66.9	-15.8
Consumer	8.0	-49.2	36.6	21.5	-10.3	-16.2	-12.0	-6.4	-30.8	-16.4	17.1	-2.5	-15.4
Real estate	-13.6	-11.5	-9.5	-7.3	-5.4	-8.6	8.8	-15.7	-4.2	-4.6	0.5	-2.5	-11.9
Business	-44.3	73.7	75.6	50.5	9.9	21.0	27.5	-5.3	16.2	27.8	133.3	-62.0	11.4
Total outstanding	1,789.5	1,802.6	1,905.4	1,970.1	1,964.3	1,965.1	1,971.2	1,964.3	1,959.6	1,961.3	1,966.9	1,961.3	1,960.0
Consumer	934.5	885.3	922.0	943.5	933.2	937.8	934.8	933.2	925.5	921.4	921.6	921.4	920.1
Real estate	352.6	341.1	331.6	324.3	318.9	320.6	322.9	318.9	317.9	316.7	317.0	316.7	315.8
Business	502.5	576.2	651.8	702.3	712.2	706.6	713.5	712.2	716.2	723.1	728.3	723.1	724.1

Auto Loans: Terms of Credit[5]
Not seasonally adjusted.

New car loans													
Interest rates (percent)	4.6	5.2	6.7	6.2	6.4	6.6	6.3	6.1	6.2	6.3	n.a.	6.3	n.a.
Maturity (months)	67	67	66	66	66	66	66	66	67	67	n.a.	67	n.a.
Amount financed (dollars)	35,307	38,900	38,716	39,386	40,582	39,867	40,803	41,742	41,727	41,705	n.a.	41,705	n.a.
Used car loans													
Interest rates (percent)	13.5	14.2	15.7	16.7	16.6	16.6	16.5	16.4	16.3	15.9	n.a.	15.9	n.a.
Maturity (months)	65	66	66	66	66	65	65	66	66	66	n.a.	66	n.a.
Amount financed (dollars)	22,208	25,033	23,985	24,005	24,034	23,988	24,294	24,417	24,118	24,958	n.a.	24,958	n.a.

Footnotes appear on the third page.

Owned and Managed Receivables Outstanding (Levels)[2]
(Billions of dollars)
Not seasonally adjusted

						2025			2026				
	2021	2022	2023	2024	2025	Q2	Q3	Q4	Q1[r]	Q2[r]	May[r]	Jun[r]	Jul[p]
Total	1,789.5	1,802.6	1,905.4	1,970.1	1,964.3	1,963.2	1,970.5	1,964.3	1,946.5	1,959.4	1,950.8	1,959.4	1,945.3
Consumer	934.5	885.3	922.0	943.5	933.2	935.8	933.9	933.2	922.6	919.4	919.8	919.4	918.4
Motor vehicle loans	448.6	462.8	521.9	559.4	539.7	549.2	542.5	539.7	533.0	531.1	531.3	531.1	530.5
Motor vehicle leases	239.4	202.6	194.7	204.1	219.6	211.0	216.8	219.6	219.8	219.7	219.5	219.7	219.2
Revolving[6]	24.7	22.3	20.8	18.3	16.3	16.1	15.6	16.3	15.2	15.3	15.3	15.3	15.3
Other[7]	221.8	197.7	184.5	161.8	157.6	159.5	159.0	157.6	154.8	153.3	153.7	153.3	153.3
Real estate	352.6	341.1	331.6	324.3	318.9	320.2	322.4	318.9	317.5	316.3	316.6	316.3	315.8
One-to-four family	310.6	300.7	296.2	290.0	283.3	286.6	287.0	283.3	281.6	280.6	281.0	280.6	280.3
Other	42.0	40.4	35.4	34.3	35.6	33.6	35.4	35.6	35.8	35.7	35.6	35.7	35.5
Business	502.5	576.2	651.8	702.3	712.2	707.2	714.3	712.2	706.4	723.7	714.3	723.7	711.1
Motor vehicles	90.1	121.4	151.4	179.9	175.7	175.1	178.0	175.7	169.8	173.6	171.5	173.6	169.2
Retail loans	27.0	31.1	38.7	45.6	51.6	49.8	50.6	51.6	51.6	51.9	51.7	51.9	52.0
Wholesale loans[8]	52.4	80.4	103.0	123.7	112.1	114.1	115.8	112.1	106.0	109.1	107.3	109.1	104.4
Leases	10.7	9.9	9.7	10.6	12.0	11.2	11.6	12.0	12.3	12.6	12.5	12.6	12.8
Equipment	276.2	305.1	332.4	344.8	353.8	351.2	354.3	353.8	352.5	359.3	355.8	359.3	358.6
Loans	141.0	158.7	179.9	186.2	187.5	189.8	190.9	187.5	188.2	194.7	191.0	194.7	194.7
Leases	135.2	146.4	152.5	158.6	166.2	161.4	163.4	166.2	164.3	164.6	164.8	164.6	163.9
Other business receivables[9]	136.2	149.7	168.1	177.6	182.7	181.0	182.0	182.7	184.1	190.8	187.0	190.8	183.3

Footnotes appear on the third page.

Owned and Managed Receivables Outstanding (Flows)[2,4]
(Billions of dollars, annual rate)
Not seasonally adjusted

						2025			2026				
	2021	2022	2023	2024	2025	Q2	Q3	Q4	Q1[r]	Q2[r]	May[r]	Jun[r]	Jul[p]
Total	-49.8	13.1	102.8	64.7	-5.8	41.3	29.3	-25.0	-71.2	51.9	138.5	104.1	-170.1
Consumer	8.0	-49.2	36.6	21.5	-10.3	-12.7	-7.8	-2.7	-42.2	-12.9	20.8	-5.1	-12.3
Motor vehicle loans	20.4	14.2	59.2	37.4	-19.7	-22.9	-27.0	-11.1	-27.0	-7.3	-6.2	-1.7	-7.9
Motor vehicle leases	-9.8	-36.8	-7.9	9.4	15.5	10.8	23.4	11.1	0.6	-0.3	33.1	2.0	-5.4
Revolving[6]	-5.6	-2.5	-1.4	-2.6	-2.0	-2.9	-2.1	2.9	-4.5	0.5	0.4	0.0	0.4
Other[7]	3.1	-24.1	-13.2	-22.7	-4.2	2.3	-2.0	-5.5	-11.4	-5.9	-6.4	-5.4	0.5
Real estate	-13.6	-11.5	-9.5	-7.3	-5.4	-8.7	8.7	-13.8	-5.9	-4.7	0.2	-4.2	-6.3
One-to-four family	-12.0	-9.9	-4.5	-6.2	-6.7	-7.1	1.5	-14.5	-6.8	-4.0	-7.9	-4.5	-4.5
Other	-1.6	-1.5	-5.0	-1.1	1.3	-1.6	7.2	0.7	0.9	-0.6	8.1	0.3	-1.8
Business	-44.3	73.7	75.6	50.5	9.9	62.7	28.4	-8.5	-23.1	69.5	117.4	113.4	-151.5
Motor vehicles	-24.2	31.3	29.9	28.5	-4.1	6.0	11.7	-9.1	-23.6	15.4	61.0	25.1	-53.0
Retail loans	2.2	4.1	7.6	6.9	6.0	6.9	3.4	3.8	0.0	1.3	0.8	2.3	1.6
Wholesale loans[8]	-25.6	28.0	22.5	20.7	-11.5	-2.1	6.7	-14.7	-24.6	12.5	59.2	21.2	-56.1
Leases	-0.8	-0.8	-0.2	0.9	1.4	1.2	1.7	1.8	1.0	1.5	1.0	1.5	1.4
Equipment	-13.4	28.9	27.3	12.4	9.0	32.3	12.5	-2.1	-5.2	27.4	14.9	42.3	-8.8
Loans	8.4	17.7	21.2	6.3	1.4	11.8	4.4	-13.5	2.7	26.1	10.1	45.2	-0.8
Leases	-21.8	11.2	6.1	6.2	7.6	20.5	8.1	11.4	-7.9	1.3	4.8	-2.9	-8.0
Other business receivables[9]	-6.6	13.5	18.4	9.6	5.0	24.3	4.1	2.7	5.7	26.7	41.6	46.1	-89.6

Footnotes

1. Includes finance company subsidiaries of bank holding companies, but not of retailers and banks.
2. Owned receivables are those carried on the balance sheet of the institution. Managed receivables include outstanding balances of pools upon which securities have been issued; these balances are no longer carried on the balance sheets of the loan originator. Data are shown before deductions for unearned income and losses. Components may not add to totals because of rounding.
3. The series may contain breaks that result from discontinuities in source data. Growth rates are adjusted to exclude the effect of such breaks. In addition, percent changes are at a simple annual rate and are calculated from unrounded data.
4. Flow data represent changes in the level of credit due to economic and financial activity, and exclude breaks in the data series due to changes in methodology, source data, and other technical aspects of the estimation that could affect the level of credit.
5. Covers most of the captive and non-captive finance companies. The series of finance company car loan terms included in previous releases are discontinued. They remain available from the Data Download Program.
6. Excludes revolving credit reported as held by depository institutions that are subsidiaries of finance companies.
7. Includes student loans, personal cash loans, mobile home loans, and loans to purchase other types of consumer goods such as appliances, apparel, boats, and recreation vehicles.
8. Credit arising from transactions between manufacturers and dealers, that is, floor plan financing.
9. 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, recreation vehicles, and travel trailers.

r=revised. p=preliminary. n.a.=not available.