

Size of the Equipment Finance Industry

Overall size: Almost \$1 trillion

Prevalence:

- Nearly 8 in 10 U.S. companies (79%) use some form of financing when acquiring equipment, including loans, leases, and lines of credit (excluding credit cards).
- Of the nearly \$2 trillion that American businesses, nonprofits, and government agencies invest in capital goods and software each year, approximately 50%, or nearly \$1 trillion of that investment, is financed through loans, leases, and other financial instruments.

By sector:

[Discover equipment finance statistics and facts](#) for 10 equipment sectors, including:

- Agriculture
- Aircraft
- Construction
- Industrial and Manufacturing
- IT / Computer
- Medical Equipment
- Office Machines
- Oil & Gas Industry
- Railroad Industry
- Trucking

By state:

View the [economic impact](#) of the equipment finance industry in each state in our interactive map and state fact sheets. Access total business volume, percent change year-over-year and state rankings.

Most-financed equipment types:

1. IT & Related Technology Services
2. Transportation
3. Construction
4. Agricultural
5. Industrial/Manufacturing

The top five end-user industries representing the largest share of new business volume:

1. Services
2. Agriculture
3. Industrial & Manufacturing
4. Wholesale/Retail
5. Construction

New business volume by type of organization

- Banks 62.3%
- Captives 32.5%
- Independents 5.2%

New business volume by market segment:

- Small-Ticket 37.8%
- Middle-Ticket 45.0%
- Large-Ticket 17.1%