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

**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%

**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.