FEDERAL RESERVE statistical release



G.20(422)

September 1983

Finance Companies--July 1983

Outstanding Consumer Credit Held by Finance Companies (In millions of dollars)

Type of Credit	July 31, 1983	Seasonally adjusted increase of decrease (-) during:			
		May	June	July	
Consumer installment credit Retail automotive (passenger cars) Mobile homes	92,216 47,224 4,970	396 217 -1	-21 -160 3	465 370 -19	
Other retail consumer goods Home improvement loans	6,598	34	29	35	
Personal loans	33,424	146	107	79 	

Consumer Credit Extended and Repaid at Finance Companies (Seasonally adjusted, in millions of dollars)

	Extended by finance cos.			Repaid to finance cos.		
Type of Credit						
	May	June	July	May	June	July
Consumer installment credit	6,128	6,656	6,670	5,732	6,677	6,205
Retail automotive (passenger cars) Mobile homes	3,186 87	3,543 94	3,587 109	2,969 88	3,703 91	3,217 128
	i - i					
Other retail consumer goods > Home improvement loans	459 	515	424	425 	486	389
Personal loans	2,396 	2,504	2,550	2,250 	2,397	2,471

Note: Components may not add to totals due to rounding.

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Outstanding Business Credit Held by Finance Companies (In millions of dollars)

		Seasonally adjusted increase or decrease (-) during: 1983			
	July 31,				
Type of Credit	1983				
		May	June	July	
Business credit	84,299	428	789	396	
Retail automotive (commercial				1	
vehicles)	16,809	580	599	503	
Wholesale automotive	11,747	239	52	-239	
Retail paper on business, indus-			1		
trial and farm equipment	27,818	-167	-98	-67	
Loans on commercial accounts				1	
receivable	9,333	-137	l -8	189	
Factored commercial accounts receivable					
All other business credit	18,592	-87	244	10	

Business Credit Extended and Repaid at Finance Companies (Seasonally adjusted, in millions of dollars)

	Extended by finance cos.			Repaid to finance cos.		
Type of Credit	1983			1983		
	May	June	July	May	June	July
Business credit	25,322	25,341	23,387	24,894	24,552	22,991
Retail automotive (commercial						
vehicles)	1,615	1,675	1,615	1,035	1,076	1,112
Wholesale automotive	6,971	7,468	6,363	6,732	7,416	6,602
Retail paper on business, indus-						
trial and farm equipment	1,344	1,331	1,220	1,511	1,429	1,287
Loans on commercial accounts	1					
receivable	13,457	13,071	12,616	13,594	13,079	12,427
Factored commercial accounts receivable				-		
All other business credit	1,935	1,796 	1,573	2,022	1,552	1,563

Change in Extensions and Repayments (Seasonally adjusted, in millions of dollars)

	Change in ex	tensions from:	Change in repayments from:		
Type of Credit	Month ago	Year ago	Month ago	Year ago	
Consumer installment credit Retail automotive (passenger	14	2,347	 - <u>472</u> 	1,937	
car)	44	1,638	-486	1,141	
Mobile homes	15	-23	37	55	
Other retail consumer goods	-91	73	- 97	liner 13	
Personal loans	46	659	74	728	
Business credit Retail automotive (commercial	<u>-1,954</u>	3,103	-1,561	3,575	
vehicles)	-60	813	36	192	
Wholesale automotive Retail paper on business,	-1,105	485	-814 	1,759	
industrial & farm equipment Loans on commercial accounts	-111	-145	-142	-89 	
receivable Factored commercial accounts	- 455	2,045	-652	1,941	
All other business credit	-223	-9 5	11	-228	

^{*}Less than ± 0.5 million.

Number of Motor Vehicles Financed at Retail by Finance Companies (In thousands)

		Change from:		
1	July 31,	Month	Year	
Type of vehicle	1983	ago	ago	
Total financed at retail	ļ			
New passenger		Not Available		
Used passenger			1	
New and used commercial	ĺ			
	1			

Selected Liabilities of Finance Companies (In millions of dollars)

Type of Liability	July 31,	Seasonally adjusted increase or decrease (-) during:			
	1983	May	June	July	
Bank loans (excl. commercial					
paper)	15,441	15	508	-352	
Commercial paper	50,508	$\frac{-157}{\text{n.a.}}$	1,039	1,223	
Directly placed	n.a.	n.a.	n.a.	n.a.	
Dealer placed	n.a.	n.a.	n.a.	n.a.	
	1		1		

n.a. - not available.