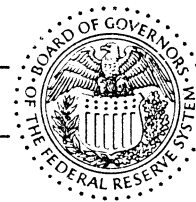


FEDERAL RESERVE statistical release



G. 20 (422)

February 1981

Finance Companies - December 1980

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

Type of credit	December 31, 1980	Seasonally adjusted increase or decrease (-) during:		
		1980		
		October	November	December
Consumer instalment credit	<u>73,585</u>	<u>264</u>	<u>526</u>	<u>1,167</u>
Retail automotive (passenger cars)	31,124	343	251	608
Mobile homes	3,792	48	44	45
Other retail consumer goods	6,910	78	61	36
Home improvement loans				
Personal loans	31,759	-205	170	478

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

Type of credit	Extended by finance cos.			Repaid to finance cos.		
	1980			1980		
	Oct.	Nov.	Dec.	Oct.	Nov.	Dec.
Consumer instalment credit	<u>5,233</u>	<u>4,343</u>	<u>5,522</u>	<u>4,969</u>	<u>3,817</u>	<u>4,355</u>
Retail automotive (passenger cars)	2,140	1,780	2,403	1,797	1,529	1,795
Mobile homes	102	89	86	54	45	41
Other retail consumer goods	448	416	513	370	355	477
Home improvement loans						
Personal loans	2,543	2,058	2,520	2,748	1,888	2,042

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

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

Type of credit	Change in extensions from:		Change in repayments from:	
	Month ago	Year ago	Month ago	Year ago
Consumer instalment credit	<u>1,179</u>	<u>461</u>	<u>538</u>	<u>355</u>
Retail automotive (passenger car)	623	462	266	552
Mobile homes	-3	1	-4	29
Other retail consumer goods	97	-131	122	-84
Home improvement loans				
Personal loans	462	129	154	-142
Business credit	<u>2,627</u>	<u>1,865</u>	<u>1,055</u>	<u>-678</u>
Retail automotive (commercial vehicles)	15	-173	-3	-105
Wholesale automotive	109	536	-26	-661
Retail paper on business, industrial and farm equipment	-50	164	-777	-448
Loans on commercial accounts receivable	2,372	1,021	916	111
Factored commercial accounts receivable				
All other business credit	181	317	945	425

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

Type of vehicle	December 31, 1980	Change from:	
		Month ago	Year ago
Total financed at retail			
New passenger			
Used passenger			
New and used commercial			

N O T A V A I L A B L E

Selected Liabilities of Finance Companies
(In millions of dollars)

Type of liability	December 31, 1980	Seasonally adjusted increase or decrease (-) during:		
		October	November	December
Bank loans (excl. commercial paper)	13,181	-291	1,248	1,821
Commercial paper	<u>43,355</u>	<u>-498</u>	<u>-88</u>	<u>1,153</u>
Directly placed	n.a.	n.a.	n.a.	n.a.
Dealer placed	n.a.	n.a.	n.a.	n.a.

n.a. - not available.

Outstanding Assets and Liabilities of Domestic Finance Companies
(Millions of dollars)

	Dec. 30, 1980	Seasonally adjusted increase or decrease (-) during:				
		1979	1980			
		IVQ	IQ	IIQ	IIIQ	IVO
Assets						
Gross accounts receivable	145,922	3,390	3,481	1,299	-355	4,906
Consumer credit	73,585	3,310	3,657	1,865	977	1,957
Business credit	72,337	80	-176	-566	-1,332	3,039
Less: Reserves for un- earned income and losses	23,338	1,377	528	796	943	960
Net accounts receivable	122,584	2,013	2,953	503	-1,298	4,036
Cash and non-interest- bearing deposits						
Time deposits (incl. cd.'s)						
U.S. Government securities	27,533	193	-1,880	1,740	1,729	1,119
Other marketable securities						
All other assets						
Total assets	150,117	4,777	284	1,984	1,231	6,538
Liabilities						
Bank loans (excl. Com'l paper)	13,181	228	1,274	700	-69	2,778
Commercial paper	43,355	2,212	-2,405	-128	2,529	567
Directly placed	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Dealer placed	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Short-term debt, nec.	7,524	-1,678	251	-448	-110	-341
Long-term debt, nec.	52,365	-139	1,588	1,067	1,865	864
All other liabilities	14,333	686	285	706	-2,387	1,648
Capital, surplus, and undivided profits	19,359	2,745	-655	754	232	366
Total liabilities and capital	150,117	4,777	284	1,984	1,231	6,538