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# FEDERAL RESERVE

## statistical release

October 1975

FINANCE COMPANIES - August 1975

Outstanding Consumer Credit Held by Finance Companies

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**************************************		Increase of	or decrease (	-) during:
Type of credit	August 31, 1975	August 1975	August 1974	Year ended Aug. 31, 1975
Consumer instalment credit Retail automotive (passenger cars) Mobile homes Other retail consumer goods Home improvement loans Personal loans	38,340 12,982 3,498 4,251 741 16,868	<u>163</u> 189 -5 -7 -37 23	464 227 34 16 -21 208	<u>-603</u> 715 -41 -429 -356 -492

#### Consumer Credit Extended and Repaid at Finance Companies (In millions of dollars)

	Extended by finance cos.			Repaid to finance cos.		
Type of credit	Aug. 1975	July 1975	Aug. 1974	Aug. 1975	July 1975	Aug. 1974
Consumer instalment credit	<u>3,391</u>	3,627	<u>3,601</u>	3,228	3,278	3,137
Retail automotive (passenger cars)	842	969	860	653	747	633
Mobile homes Other retail consumer goods Home improvement loans Personal loans	90 808 17 1,634	93 880 21 1,664	148 945 21 1,627	95 815 54 1,611	98 910 50 1,473	114 929 42 1,419

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during: Increase or decrease (-) Year ended: Type of credit August 31, August August Aug. 31, 1975 1975 1974 1975 3,079 -943 32,576 -621 Business credit Retail automotive (commercial 4.573 ÷74 -49 -11 vehicles -986 1,615 6,910 -550 Wholesale automotive Retail paper on business, in-783 26 9,470 -21 dustrial and farm equipment Loans on commercial accounts 315 -392 2,013 -69 receivable Factored commercial accounts -288 1,457 -23 34 receivable 1,372 -283 All other business credit 8,153 ·116

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

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Business Credit Extended and Repaid at Finance Companies (In millions of dollars)

	Extende	d by fina	nce cos.	Repaid	to finar	nce cos.
Type of credit	Aug. 1975	July 1975	Aug. 1974	Aug. 1975	July 1975	Aug. 1974
Business credit Retail automotive (commercial	7,729	9,003	8,114	8,350	9,269	9,057
vehicles)	340	445	349	414	400	398
Wholesale automotive Retail paper on business, in-	2,547	2,935	2,108	3,097	3,515	3,094
dustrial and farm equipment Loans on commercial accounts	889	1,515	884	910	1,310	858
receivable Factored commercial accounts	1,409	1,411	1,979	1,478	1,409	1,664
receivable All other business credit	1,445 1,099	1,590 1,107	1,525 1,269	1,468 983	1,531 1,104	1,491 1,552

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Change in	Extensions	and	Repay	ments	
(In	millions o	f do	llars)	) ( <u>1</u> . 1	•

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	Change in ex	tensions from:	Change in repayments from:		
Type of credit	Month ago	Year ago	Month ago	Year ago	
Consumer instalment credit Retail automotive (passenger	-236	<u>-210</u>	<u>-50</u>	<u>91</u>	
car)	-127	-18	-94	20	
Mobile homes	-3	-58	-3	-19	
Other retail consumer goods Home improvement loans	-72	-137	-95	-114	
Personal loans	-30	-4 7	4 138	12 192	
Business credit Retail automotive (commercial	-1,274	<u>-385</u>	-919	<u>-707</u>	
vehicles)	-105	-9	14	16	
Wholesale automotive	-388	439	-418	• 3	
Retail paper on business, in- dustrial and farm equipment	-626	5	-400	50	
Loans on commercial accounts	-020	, ,	-400	-52	
receivable	-2	-570	69	-186	
Factored commercial accounts receivable	-145	-80	-63	-23	
All other business credit	-145	-170	-121	-569	

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

		Change from:				
Type of vehicle	August 31,	Month	Year			
	1975	ago	ago			
Total financed at retail	<u>278</u>	<u>-56</u>	<u>-47</u>			
New passenger	121	-20	-22			
Used passenger	91	-10	-9			
New and used commercial	66	-26	-16			

Selected Liabilities of Finance Companies (In millions of dollars)

Type of liability		Inci	rease or decre (-) during:	ase
Type of Trability	August 31, 1975	August 1975	July 1975	August 1974
Bank loans (excl. commercial paper)	6,293	-404	-869	-341
Commercial paper Directly placed Dealer placed	22,221 20,360 1,861	-55 -183 128	489 180 309	-34 42

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