



# FEDERAL RESERVE

1068

statistical release

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FEDERAL RESERVE BANK OF ST. LOUIS

November 1975

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## FINANCE COMPANIES - SEPTEMBER 1975

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

Type of credit	September 30, 1975	Increase or decrease (-) during:		
		September 1975 *	September 1974	Year ended Sept. 30, 1975
Consumer instalment credit	38,375	35	-22	-546
Retail automotive (passenger cars)	13,066	84	78	721
Mobile homes	3,499	1	34	-74
Other retail consumer goods	4,246	-5	-18	-416
Home improvement loans	706	-35	-24	-367
Personal loans	16,858	-10	-92	-410

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

Type of credit	Extended by finance cos.			Repaid to finance cos.		
	Sept. 1975	Aug. 1975	Sept. 1974	Sept. 1975	Aug. 1975	Sept. 1974
Consumer instalment credit	3,289	3,391	3,128	3,254	3,228	3,150
Retail automotive (passenger cars)	817	842	731	733	653	653
Mobile homes	91	90	132	90	95	98
Other retail consumer goods	842	808	857	847	815	875
Home improvement loans	22	17	20	57	54	44
Personal loans	1,517	1,634	1,388	1,527	1,611	1,480



Change in Extensions and Repayments  
(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	-102	161	26	104
Retail automotive (passenger car)	-25	86	80	80
Mobile homes	1	-41	-5	-8
Other retail consumer goods	34	-15	32	-28
Home improvement loans	5	2	3	13
Personal loans	-117	129	-84	47
Business credit	1,718	247	340	1,201
Retail automotive (commercial vehicles)	-2	25	*	14
Wholesale automotive	1,081	512	-47	1,575
Retail paper on business, industrial and farm equipment	54	-18	66	74
Loans on commercial accounts receivable	105	-526	-8	-849
Factored commercial accounts receivable	337	363	231	270
All other business credit	143	-109	98	117

\* Less than 0.5 million.

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

Type of vehicle	September 30, 1975	Change from:	
		Month ago	Year ago
Total financed at retail	271	-7	-8
New passenger	115	-6	-6
Used passenger	87	-4	-2
New and used commercial	69	3	*

Selected Liabilities of Finance Companies  
(In millions of dollars)

Type of liability	September 30, 1975	Increase or decrease (-) during:		
		September 1975	August 1975	September 1974
Bank loans (excl. commercial paper)	7,206	913	-404	80
Commercial paper	20,264	-1,957	-55	169
Directly placed	18,590	-1,770	-183	196
Dealer placed	1,674	-187	128	-27