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FEDERAL RESERVE

statistical release

September 1976

FINANCE COMPANIES—JULY 1976

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

Type of credit	July 31, 1976	Increase or decrease (-) during:		
		July 1976	July 1975	Year ended July 31, 1976
Consumer instalment credit	38,026	536	803	2,276
Retail automotive (passenger cars)	12,573	240	223	1,806
Mobile homes	3,333	-10	-5	-123
Other retail consumer goods	3,904	40	-49	-122
Home improvement loans	137	-2	4	-19
Personal loans	18,079	268	630	734

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

Type of credit	Extended by finance cos.			Repaid to finance cos.		
	July 1976	June 1976	July 1975	July 1976	June 1976	July 1975
Consumer instalment credit	3,163	3,398	3,501	2,627	2,930	2,698
Retail automotive (passenger cars)	1,032	1,106	972	792	853	749
Mobile homes	67	80	72	77	73	76
Other retail consumer goods	398	380	345	358	351	395
Home improvement loans	5	3	10	7	4	6
Personal loans	1,661	1,829	2,102	1,393	1,649	1,472

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	-235	-338	-303	-71
Retail automotive (passenger car)	-74	60	-61	43
Mobile homes	-13	-5	4	1
Other retail consumer goods	18	53	7	-37
Home improvement loans	2	-5	3	1
Personal loans	-168	-441	-256	-79
Business credit	-1,474	1,316	-313	1,549
Retail automotive (commercial vehicles)	-61	114	20	56
Wholesale automotive	-1,092	930	-352	969
Retail paper on business, industrial and farm equipment	-60	-88	-37	-65
Loans on commercial accounts receivable	51	389	136	469
Factored commercial accounts receivable	-77	-82	-77	119
All other business credit	-235	53	-3	1

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

Type of vehicle	July 31, 1976	Change from:	
		Month ago	Year ago
Total financed at retail	402	-25	32
New passenger	135	-8	-2
Used passenger	104	-8	-4
New and used commercial	163	-9	38

Selected Liabilities of Finance Companies
(In millions of dollars)

Type of liability	July 31, 1976	Increase or decrease (-) during:		
		July 1976	June 1976	July 1975
Bank loans (excl. commercial paper)	5,777	-789	432	-895
Commercial paper	23,330	910	-924	610
Directly placed	21,143	1,167	-869	166
Dealer placed	2,187	-257	-55	444