



# FEDERAL RESERVE

## statistical release

June 1979

G.20 (422)

**Finance Companies - April 1979**  
**Outstanding Consumer Credit Held by Finance Companies**  
(In millions of dollars)

Type of credit	April 30, 1979	Seasonally adjusted increase or decrease (-) during:		
		1979		
		February	March	April
Consumer instalment credit	<u>56,201</u>	<u>1,052</u>	<u>1,278</u>	<u>1,401</u>
Retail automotive (passenger cars)	20,151	578	594	615
Mobile homes	3,198	8	12	12
Other retail consumer goods	6,508	50	111	73
Home improvement loans	26,344	416	561	701
Personal loans				

**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.		
	1979			1979		
	February	March	April	February	March	April
Consumer instalment credit	<u>4,700</u>	<u>4,693</u>	<u>5,277</u>	<u>3,648</u>	<u>3,415</u>	<u>3,876</u>
Retail automotive (passenger cars)	1,542	1,576	1,854	964	982	1,239
Mobile homes	62	61	54	54	49	42
Other retail consumer goods	760	657	666	710	546	593
Home improvement loans	2,336	2,399	2,703	1,920	1,838	2,002
Personal loans						

Note: Components may not add to totals 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>584</u>	<u>1,051</u>	<u>461</u>	<u>431</u>
Retail automotive (passenger car)	278	540	257	300
Mobile homes	-7	-31	-7	-32
Other retail consumer goods >	9	65	47	80
Home improvement loans				
Personal loans	304	477	164	83
Business credit	<u>454</u>	<u>2,597</u>	<u>206</u>	<u>2,487</u>
Retail automotive (commercial vehicles)	-181	151	28	227
Wholesale automotive	-14	131	-409	-217
Retail paper on business, industrial and farm equipment	-59	47	209	212
Loans on commercial accounts receivable				
Factored commercial accounts receivable >	308	1,479	5	1,528
All other business credit	400	789	373	737

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

Type of vehicle	April 30, 1979	Change from:	
		Month ago	Year ago
Total financed at retail	NOT		
New passenger			
Used passenger	AVAILABLE		
New and used commercial			

Selected Liabilities of Finance Companies  
(In millions of dollars)

Type of liability	April 30, 1979	Seasonally adjusted increase or decrease (-) during:		
		(-) during:		
		February	March	April
Bank loans (excl. commercial paper)	7,392	70	372	1,001
Commercial paper	<u>38,980</u>	<u>1,951</u>	<u>314</u>	<u>41</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.