



FEDERAL RESERVE

statistical release

September 1979

G.20

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

Type of credit	July 31, 1979	Seasonally adjusted increase or decrease (-) during:		
		1979		
		May	June	July
Consumer instalment credit	<u>60,089</u>	<u>989</u>	<u>816</u>	<u>990</u>
Retail automotive (passenger cars)	22,071	554	406	351
Mobile homes	3,251	12	4	16
Other retail consumer goods	6,761	80	72	4
Home improvement loans				
Personal loans	28,006	343	334	619

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		
	May	June	July	May	June	July
Consumer instalment credit	<u>5,050</u>	<u>4,372</u>	<u>5,086</u>	<u>4,061</u>	<u>3,556</u>	<u>4,096</u>
Retail automotive (passenger cars)	1,835	1,539	1,703	1,281	1,133	1,352
Mobile homes	60	53	76	48	49	60
Other retail consumer goods	646	543	562	566	469	558
Home improvement loans						
Personal loans	2,509	2,239	2,745	2,166	1,905	2,126

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

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

Type of credit	July 31, 1979	Seasonally adjusted increase or decrease (-) during:		
		1979		
		May	June	July
Business credit	<u>70,271</u>	<u>892</u>	<u>1,361</u>	<u>1,234</u>
Retail automotive (commercial vehicles)	15,482	17	-32	-25
Wholesale automotive	16,567	757	655	526
Retail paper on business, in- dustrial and farm equipment	16,862	-95	449	-31
Loans on commercial accounts receivable	6,513	4	-135	-91
Factored commercial accounts receivable	6,513	4	-135	-91
All other business credit	14,847	209	424	855

Business 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		
	May	June	July	May	June	July
Business credit	<u>17,432</u>	<u>16,788</u>	<u>15,453</u>	<u>16,540</u>	<u>15,427</u>	<u>14,219</u>
Retail automotive (commercial vehicles)	1,167	1,116	1,118	1,150	1,148	1,143
Wholesale automotive	6,790	5,919	5,804	6,033	5,264	5,278
Retail paper on business, in- dustrial and farm equipment	1,084	1,075	1,171	1,179	626	1,202
Loans on commercial accounts receivable	6,191	6,097	5,004	6,187	6,232	5,095
Factored commercial accounts receivable	6,191	6,097	5,004	6,187	6,232	5,095
All other business credit	2,200	2,581	2,356	1,991	2,157	1,501

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	712	1,008	540	623
Retail automotive (passenger car)	164	495	219	515
Mobile homes	23	-5	11	-7
Other retail consumer goods	19	-16	89	-38
Home improvement loans				
Personal loans	506	534	221	153
Business credit	-1,335	765	-1,208	-185
Retail automotive (commercial vehicles)	2	45	-5	181
Wholesale automotive	-115	-344	14	-767
Retail paper on business, industrial and farm equipment	96	-153	576	88
Loans on commercial accounts receivable				
Factored commercial accounts receivable	-1,093	540	-1,137	480
All other business credit	-225	677	-656	-167

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

Type of vehicle	July 31, 1979	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	July 31, 1979	Seasonally adjusted increase or decrease (-) during:		
		May	June	July
Bank loans (excl. commercial paper)	7,402	-220	216	-6
Commercial paper	41,687	-209	443	910
Directly placed	n.a.	n.a.	n.a.	n.a.
Dealer placed	n.a.	n.a.	n.a.	n.a.