

FEDERAL RESERVE statistical release



January 1980

G.20 (422)

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

Type of credit	November 30, 1979	Seasonally adjusted increase or decrease (-) during:		
		1979		
		September	October	November
Consumer instalment credit	<u>64,601</u>	<u>1,632</u>	<u>971</u>	<u>1,278</u>
Retail automotive (passenger cars)	23,814	690	232	550
Mobile homes	3,360	18	28	24
Other retail consumer goods	7,083	129	95	65
Home improvement loans	30,344	795	616	639
Personal loans	30,344	795	616	639

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		
	Sept.	Oct.	Nov.	Sept.	Oct.	Nov.
Consumer instalment credit	<u>5,048</u>	<u>5,593</u>	<u>4,922</u>	<u>3,416</u>	<u>4,622</u>	<u>3,644</u>
Retail automotive (passenger cars)	1,844	1,910	1,845	1,154	1,678	1,295
Mobile homes	65	90	73	47	62	49
Other retail consumer goods	566	620	560	437	525	495
Home improvement loans	2,573	2,973	2,444	1,778	2,357	1,805
Personal loans	2,573	2,973	2,444	1,778	2,357	1,805

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	-671	528	-978	187
Retail automotive (passenger car)	-65	421	-383	335
Mobile homes	-17	-7	-13	-11
Other retail consumer goods	-60	-93	-30	-24
Home improvement loans				
Personal loans	-529	207	-552	-113
Business credit	151	212	308	1,180
Retail automotive (commercial vehicles)	-16	-125	9	145
Wholesale automotive	-997	-1,864	-1,086	-954
Retail paper on business, industrial and farm equipment	-48	93	60	58
Loans on commercial accounts receivable				
Factored commercial accounts receivable	1,435	1,549	1,299	1,405
All other business credit	-223	559	26	526

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

Type of vehicle	November 30, 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	November 30, 1979	Seasonally adjusted increase or decrease (-) during:		
		September	October	November
Bank loans (excl. commercial paper)	10,043	-708	262	2,207
Commercial paper	40,372	558	102	-655
Directly placed	n.a.	n.a.	n.a.	n.a.
Dealer placed	n.a.	n.a.	n.a.	n.a.

n.a. - not available.