

# FEDERAL RESERVE statistical release



G. 20(422)

December 1980

Finance Companies - October 1980  
 Outstanding Consumer Credit Held by Finance Companies  
 (In millions of dollars)

Type of credit	October 31, 1980	Seasonally adjusted increase or decrease (-) during:		
		1980		
		August	September	October
Consumer instalment credit	<u>71,881</u>	<u>10</u>	<u>533</u>	<u>264</u>
Retail automotive (passenger cars)	30,447	291	250	343
Mobile homes	3,702	13	23	48
Other retail consumer goods	6,729	-83	-30	78
Home improvement loans				
Personal loans	31,003	-211	290	-205

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.		
	1980			1980		
	Aug.	Sept.	Oct.	Aug.	Sept.	Oct.
Consumer instalment credit	<u>4,526</u>	<u>5,293</u>	<u>5,233</u>	<u>4,516</u>	<u>4,760</u>	<u>4,969</u>
Retail automotive (passenger cars)	1,848	2,125	2,140	1,557	1,875	1,797
Mobile homes	58	80	102	45	57	54
Other retail consumer goods	384	478	448	467	508	370
Home improvement loans						
Personal loans	2,236	2,610	2,543	2,447	2,320	2,748

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

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

Type of credit	October 31, 1980	Seasonally adjusted increase or decrease (-) during:		
		1980		
		Aug.	Sept.	Oct.
Business credit	<u>68,901</u>	<u>-412</u>	<u>-321</u>	<u>647</u>
. Retail automotive (commercial vehicles)	12,758	-232	-221	+128
Wholesale automotive	10,584	-101	-333	62
Retail paper on business, in- dustrial and farm equipment	22,212	155	586	16
Loans on commercial accounts receivable	6,265	-358	-827	408
Factored commercial accounts receivable				
All other business credit	17,082	124	474	289

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.		
	1980			1980		
	Aug.	Sept.	Oct.	Aug.	Sept.	Oct.
Business credit	<u>15,545</u>	<u>14,808</u>	<u>16,781</u>	<u>15,957</u>	<u>15,129</u>	<u>16,134</u>
. Retail automotive (commercial vehicles)	883	889	969	1,115	1,110	1,097
Wholesale automotive	4,710	4,125	5,223	4,811	4,458	5,161
Retail paper on business, in- dustrial and farm equipment	1,601	1,595	1,460	1,446	1,009	1,444
Loans on commercial accounts receivable	6,349	5,938	6,756	6,707	6,765	6,348
Factored commercial accounts receivable						
All other business credit	2,002	2,261	2,373	1,878	1,787	2,084

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>-60</u>	<u>-360</u>	<u>209</u>	<u>347</u>
Retail automotive (passenger car)	15	230	-78	119
Mobile homes	22	12	-3	-8
Other retail consumer goods	-30	-172	-138	-155
Home improvement loans				
Personal loans	-67	-430	428	391
Business credit	<u>1,973</u>	<u>427</u>	<u>1,005</u>	<u>179</u>
Retail automotive (commercial vehicles)	80	-182	-13	-70
Wholesale automotive	1,098	-856	703	-1,326
Retail paper on business, industrial and farm equipment	-135	160	435	513
Loans on commercial accounts receivable	818	1,556	-417	1,316
Factored commercial accounts receivable				
All other business credit	112	-251	297	-254

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

Type of vehicle	October 31, 1980	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	October 31, 1980	Seasonally adjusted increase or decrease (-) during:		
		August	September	October
Bank loans (excl. commercial paper)	9,459	-702	978	-291
Commercial paper	<u>41,490</u>	<u>352</u>	<u>1,511</u>	<u>-498</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