

FEDERAL RESERVE statistical release



G. 20 (422)

January 1981

Finance Companies - November 1980

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

Type of credit	November 30, 1980	Seasonally adjusted increase or decrease (-) during:		
		1980		
		September	October	November
Consumer instalment credit	<u>72,558</u>	<u>533</u>	<u>264</u>	<u>526</u>
Retail automotive (passenger cars)	30,738	250	343	251
Mobile homes	3,748	23	48	44
Other retail consumer goods	6,786	-30	78	61
Home improvement loans				
Personal loans	31,286	290	-205	170

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		
	Sept.	Oct.	Nov.	Sept.	Oct.	Nov.
Consumer instalment credit	<u>5,293</u>	<u>5,233</u>	<u>4,343</u>	<u>4,760</u>	<u>4,969</u>	<u>3,817</u>
Retail automotive (passenger cars)	2,125	2,140	1,780	1,875	1,797	1,529
Mobile homes	80	102	89	57	54	45
Other retail consumer goods	478	448	416	508	370	355
Home improvement loans						
Personal loans	2,610	2,543	2,058	2,320	2,748	1,888

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

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

Type of credit	November 30, 1980	Seasonally adjusted increase or decrease (-) during:		
		1980		
		September	October	November
Business credit	<u>69,742</u>	<u>-321</u>	<u>647</u>	<u>410</u>
Retail automotive (commercial vehicles)	12,469	-221	-128	-169
Wholesale automotive	11,169	-333	62	299
Retail paper on business, in- dustrial and farm equipment	22,589	586	16	149
Loans on commercial accounts receivable	6,014	-827	408	-261
Factored commercial accounts receivable				
All other business credit	17,501	474	289	392

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		
	Sept.	Oct.	Nov.	Sept.	Oct.	Nov.
Business credit	<u>14,808</u>	<u>16,781</u>	<u>15,681</u>	<u>15,129</u>	<u>16,134</u>	<u>15,271</u>
Retail automotive (commercial vehicles)	889	969	908	1,110	1,097	1,077
Wholesale automotive	4,125	5,223	5,455	4,458	5,161	5,156
Retail paper on business, in- dustrial and farm equipment	1,595	1,460	1,612	1,009	1,444	1,463
Loans on commercial accounts receivable	5,938	6,756	5,455	6,765	6,348	5,716
Factored commercial accounts receivable						
All other business credit	2,261	2,373	2,251	1,787	2,084	1,859

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>-890</u>	<u>-579</u>	<u>-1,152</u>	<u>173</u>
Retail automotive (passenger car)	-360	-65	-268	234
Mobile homes	-13	16	-9	-4
Other retail consumer goods	-32	-144	-15	-140
Home improvement loans				
Personal loans	-485	-386	-860	83
Business credit	<u>-1,100</u>	<u>-824</u>	<u>-863</u>	<u>-992</u>
Retail automotive (commercial vehicles)	-61	-227	-20	-99
Wholesale automotive	232	373	-5	-245
Retail paper on business, industrial and farm equipment	152	360	19	472
Loans on commercial accounts receivable	-1,301	-1,180	-632	-615
Factored commercial accounts receivable				
All other business credit	-122	-150	-225	-505

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

Type of vehicle	November 30, 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	November 30, 1980	Seasonally adjusted increase or decrease (-) during:		
		September	October	November
Bank loans (excl. commercial paper)	10,764	978	-291	1,248
Commercial paper	<u>41,694</u>	<u>1,511</u>	<u>-498</u>	<u>-88</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.