

# FEDERAL RESERVE statistical release



G.20 (422)

April 1981

## Finance Companies - February 1981 Outstanding Consumer Credit Held by Finance Companies (In millions of dollars)

Type of credit	February 28, 1981	Seasonally adjusted increase or decrease (-) during:		
		1980	1981	
		December	January	February
Consumer instalment credit	<u>74,788</u>	<u>1,167</u>	<u>1,232</u>	<u>1,407</u>
Retail automotive (passenger cars)	32,434	608	1,143	1,108
Mobile homes	3,787	45	21	14
Other retail consumer goods	6,842	36	-30	-20
Home improvement loans				
Personal loans	31,725	478	98	305

## 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	1981		1980	1981	
	Dec.	Jan.	Feb.	Dec.	Jan.	Feb.
Consumer instalment credit	<u>5,522</u>	<u>5,462</u>	<u>5,881</u>	<u>4,355</u>	<u>4,230</u>	<u>4,474</u>
Retail automotive (passenger cars)	2,403	2,763	2,833	1,795	1,620	1,725
Mobile homes	86	87	87	41	66	73
Other retail consumer goods						
Home improvement loans	513	448	577	477	478	597
Personal loans	2,520	2,164	2,384	2,042	2,066	2,079

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

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

Type of credit	February 28, 1981	Seasonally adjusted increase or decrease (-) during:		
		1980	1981	
		December	January	February
Business credit	<u>72,932</u>	<u>1,982</u>	<u>702</u>	<u>280</u>
Retail automotive (commercial vehicles)	11,968	-151	-126	-160
Wholesale automotive	11,691	434	-310	-494
Retail paper on business, industrial and farm equipment	23,657	876	458	591
Loans on commercial accounts receivable				
Factored commercial accounts receivable	7,650	1,195	519	-262
All other business credit	17,966	-372	161	605

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	1981		1980	1981	
	Dec.	Jan.	Feb.	Dec.	Jan.	Feb.
Business credit	<u>18,308</u>	<u>16,811</u>	<u>18,207</u>	<u>16,326</u>	<u>16,109</u>	<u>17,927</u>
Retail automotive (commercial vehicles)	923	921	885	1,074	1,047	1,045
Wholesale automotive	5,564	5,554	5,351	5,130	5,864	5,845
Retail paper on business, industrial and farm equipment	1,562	1,564	1,800	686	1,106	1,209
Loans on commercial accounts receivable						
Factored commercial accounts receivable	7,827	6,362	7,792	6,632	5,843	8,054
All other business credit	2,432	2,410	2,379	2,804	2,249	1,774

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	419	211	244	83
Retail automotive (passenger car)	70	609	105	481
Mobile homes	*	5	7	21
Other retail consumer goods	129	-103	119	-112
Home improvement loans				
Personal loans	220	-300	13	-307
Business credit	1,396	364	1,818	386
Retail automotive (commercial vehicles)	-36	-287	-2	-103
Wholesale automotive	-203	12	-19	191
Retail paper on business, industrial and farm equipment	236	271	103	99
Loans on commercial accounts receivable	1,430	10	2,211	383
Factored commercial accounts receivable				
All other business credit	-31	358	-475	-184

\* Less than + 0.5 million.

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

Type of vehicle	February 28, 1981	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	February 28, 1981	Seasonally adjusted increase or decrease (-) during:		
		December 1980	January 1981	February 1981
Bank loans (excl. commercial paper)	13,458	1,821	-747	298
Commercial paper	43,961	1,153	542	-917
Directly placed	n.a.	n.a.	n.a.	n.a.
Dealer placed	n.a.	n.a.	n.a.	n.a.

n.a. - not available.