

FEDERAL RESERVE statistical release



G. 20 (422)

Finance Companies - April 1981

June 1981

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

Type of credit	April 30, 1981	Seasonally adjusted increase or decrease (-) during:		
		1981		
		February	March	April
Consumer instalment credit	77,333	1,407	1,547	1,379
Retail automotive (passenger cars)	34,540	1,108	1,176	974
Mobile homes	3,876	14	36	66
Other retail consumer goods	6,692	-20	-50	-4
Home improvement loans				
Personal loans	32,225	305	385	343

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.		
	1981			1981		
	Feb.	Mar.	Apr.	Feb.	Mar.	Apr.
Consumer instalment credit	5,881	5,775	5,431	4,474	4,228	4,052
Retail automotive (passenger cars)	2,833	2,777	2,385	1,725	1,601	1,411
Mobile homes	87	90	110	73	54	44
Other retail consumer goods	577	462	482	597	512	486
Home improvement loans						
Personal loans	2,384	2,446	2,454	2,079	2,061	2,111

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

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

Type of credit	April 30, 1981	Seasonally adjusted increase or decrease (-) during:		
		1981		
		February	March	April
Business credit	74,065	280	-773	1,409
Retail automotive (commercial vehicles)	11,646	-160	-295	-213
Wholesale automotive	11,669	-494	-1,075	890
Retail paper on business, in- dustrial and farm equipment	23,872	591	556	56
Loans on commercial accounts receivable	8,019	-262	178	139
Factored commercial accounts receivable				
All other business credit	18,859	605	-137	537

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.		
	1981			1981		
	Feb.	Mar.	Apr.	Feb.	Mar.	Apr.
Business credit	18,207	18,096	18,133	17,927	18,869	16,724
Retail automotive (commercial vehicles)	885	749	790	1,045	1,044	1,003
Wholesale automotive	5,351	5,050	5,865	5,845	6,125	4,975
Retail paper on business, in- dustrial and farm equipment	1,800	1,788	1,384	1,209	1,232	1,328
Loans on commercial accounts receivable	7,792	8,142	7,735	8,054	7,964	7,596
Factored commercial accounts receivable						
All other business credit	2,379	2,367	2,359	1,774	2,504	1,822

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	-344	278	-176	22
Retail automotive (passenger car)	-392	-70	-190	95
Mobile homes	20	15	-10	-3
Other retail consumer goods	20	24	-26	-43
Home improvement loans				
Personal loans	8	309	50	-27
Business credit	37	3,379	-2,145	2,247
Retail automotive (commercial vehicles)	41	-54	-41	-205
Wholesale automotive	815	1,363	-1,150	512
Retail paper on business, industrial and farm equipment				
Loans on commercial accounts receivable	-404	80	96	427
Factored commercial accounts receivable	-407	1,466	-368	1,094
All other business credit	-8	524	-682	419

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

Type of vehicle	April 30, 1981	Change from:	
		Month ago	Year ago
Total financed at retail			
New passenger	N O T A V	A I L A B	L E
Used passenger			
New and used commercial			

Selected Liabilities of Finance Companies
(In millions of dollars)

Type of liability	April 30, 1981	Seasonally adjusted increase or decrease (-) during:		
		February	March	April
Bank loans (excl. commercial paper)	13,432	298	-1,220	909
Commercial paper	43,966	-917	1,629	1,868
Directly placed	n.a.	n.a.	n.a.	n.a.
Dealer placed	n.a.	n.a.	n.a.	n.a.

n.a. - not available.