

# FEDERAL RESERVE statistical release



G.20 (422)

December 1981

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

Type of credit	October 30, 1981	Seasonally adjusted increase or decrease (-) during:		
		1981		
		August	September	October
Consumer instalment credit	85,264	1,451	2,590	885
Retail automotive (passenger cars)	40,817	1,371	2,352	997
Mobile homes	4,438	88	89	91
Other retail consumer goods				
Home improvement loans	6,550	-26	-31	-26
Personal loans	33,459	18	180	-177

## 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		
	Aug.	Sept.	Oct.	Aug.	Sept.	Oct.
Consumer instalment credit	5,476	7,051	5,114	4,025	4,461	4,229
Retail automotive (passenger cars)	2,911	4,155	2,590	1,540	1,803	1,593
Mobile homes	114	123	146	26	34	55
Other retail consumer goods						
Home improvement loans	395	443	366	421	474	392
Personal loans	2,056	2,330	2,012	2,038	2,150	2,189

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	<u>-1,937</u>	<u>-119</u>	<u>-232</u>	<u>-740</u>
Retail automotive (passenger car)	-1,565	450	-210	-204
Mobile homes	23	44	21	1
Other retail consumer goods	-77	-82	-82	22
Home improvement loans	-318	-531	39	-559
Personal loans				
Business credit	<u>-1,459</u>	<u>612</u>	<u>-2,496</u>	<u>841</u>
Retail automotive (commercial vehicles)	-145	-92	-5	-179
Wholesale automotive	-399	-419	-1,799	-541
Retail paper on business, industrial and farm equipment	-94	-108	137	-168
Loans on commercial accounts receivable	-660	1,305	-991	1,734
Factored commercial accounts receivable				
All other business credit	-161	-74	162	-5

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

Type of vehicle	October 30, 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 A B L E		

Selected Liabilities of Finance Companies  
(In millions of dollars)

Type of liability	October 30, 1981	Seasonally adjusted increase or decrease (-) during:		
		(-) during:		
		August	September	October
Bank loans (excl. commercial paper)	14,405	-191	51	50
Commercial paper	<u>53,352</u>	<u>1,970</u>	<u>1,516</u>	<u>596</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.