

FEDERAL RESERVE statistical release



G.20 (422)

January 1982

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

Type of credit	November 30, 1981	Seasonally adjusted increase or decrease (-) during:		
		1981		
		September	October	November
Consumer instalment credit	<u>85,610</u>	<u>2,590</u>	<u>885</u>	<u>197</u>
Retail automotive (passenger cars)	41,102	2,352	997	224
Mobile homes	4,494	89	91	54
Other retail consumer goods >	6,518	-31	-26	-28
Home improvement loans				
Personal loans	33,496	180	-177	-53

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		
	Sept.	Oct.	Nov.	Sept.	Oct.	Nov.
Consumer instalment credit	<u>7,051</u>	<u>5,114</u>	<u>4,686</u>	<u>4,461</u>	<u>4,229</u>	<u>4,489</u>
Retail automotive (passenger cars)	4,155	2,590	2,307	1,803	1,593	2,083
Mobile homes	123	146	116	34	55	62
Other retail consumer goods >	443	366	399	474	392	427
Home improvement loans						
Personal loans	2,330	2,012	1,864	2,150	2,189	1,917

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

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

Type of credit	November 30, 1981	Seasonally adjusted increase or decrease (-) during:		
		1981		
		September	October	November
Business credit	80,283	-619	418	1,395
Retail automotive (commercial vehicles)	11,275	99	-41	188
Wholesale automotive	12,776	-1,216	184	534
Retail paper on business, in- dustrial and farm equipment	27,738	307	76	510
Loans on commercial accounts receivable	8,627	-352	-21	83
Factored commercial accounts receivable				
All other business credit	19,867	543	220	80

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		
	Sept.	Oct.	Nov.	Sept.	Oct.	Nov.
Business credit	18,852	17,393	20,029	19,471	16,975	18,634
Retail automotive (commercial vehicles)	1,022	877	1,081	923	918	893
Wholesale automotive	5,203	4,804	5,275	6,419	4,620	4,741
Retail paper on business, in- dustrial and farm equipment	1,446	1,352	2,091	1,139	1,276	1,581
Loans on commercial accounts receivable	8,721	8,061	9,120	9,073	8,082	9,037
Factored commercial accounts receivable						
All other business credit	2,460	2,299	2,462	1,917	2,079	2,382

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	-428	343	260	672
Retail automotive (passenger car)	-283	527	490	554
Mobile homes	-30	27	7	17
Other retail consumer goods	33	-17	35	72
Home improvement loans	-148	-194	-272	29
Personal loans				
Business credit	2,636	4,348	1,659	3,363
Retail automotive (commercial vehicles)	204	173	-25	-184
Wholesale automotive	471	-180	121	-415
Retail paper on business, industrial and farm equipment	739	479	305	118
Loans on commercial accounts receivable				
Factored commercial accounts receivable	1,059	3,665	955	3,321
All other business credit	163	211	303	523

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

Type of vehicle	November 30, 1981	Change from:	
		Month ago	Year ago
Total financed at retail			
New passenger	Not Available		
Used passenger			
New and used commercial			

Selected Liabilities of Finance Companies
(In millions of dollars)

Type of liability	November 30, 1981	Seasonally adjusted increase or decrease (-) during:		
		September	October	November
Bank loans (excl. commercial paper)	15,420	51	50	958
Commercial paper	51,869	1,516	596	-1,775
Directly placed	n.a.	n.a.	n.a.	n.a.
Dealer placed	n.a.	n.a.	n.a.	n.a.

n.a. - Not available.