

# FEDERAL RESERVE



G.20(422)

April 1983

Finance Companies--February 1983

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

Type of Credit	February 28, 1983	Seasonally adjusted increase of decrease (-) during:		
		1982		1983
		December	January	February
Consumer installment credit	89,026	973	895	41
Retail automotive (passenger cars)	44,448	831	652	207
Mobile homes	4,948	4	35	19
Other retail consumer goods >	6,639	100	109	200
Home improvement loans				
Personal loans	32,991	38	99	-385

## 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.		
	1982		1983	1982		1983
	Dec.	Jan.	Feb.	Dec.	Jan.	Feb.
Consumer installment credit	5,683	5,805	5,953	4,710	4,910	5,912
Retail automotive (passenger cars)	3,299	3,114	3,084	2,468	2,462	2,877
Mobile homes	94	132	119	90	97	100
Other retail consumer goods >	381	420	552	281	311	352
Home improvement loans						
Personal loans	1,909	2,139	2,198	1,871	2,040	2,583

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 installment credit	<u>148</u>	<u>1,239</u>	<u>1,002</u>	<u>1,589</u>
Retail automotive (passenger car)	-30	772	* 415	890
Mobile homes	-13	4	3	34
Other retail consumer goods	132	130	41	-130
Home improvement loans				
Personal loans	59	333	543	795
Business credit	<u>-350</u>	<u>3,022</u>	<u>554</u>	<u>3,548</u>
Retail automotive (commercial vehicles)	106	260	-21	32
Wholesale automotive	185	1,223	252	757
Retail paper on business, industrial & farm equipment	169	-442	-253	-19
Loans on commercial accounts receivable				
Factored commercial accounts receivable	-652	2,695	92	2,886
All other business credit	-158	-714	484	-108

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

Type of vehicle	February 28, 1983	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	February 28, 1983	Seasonally adjusted increase or decrease (-) during:		
		December	January	February
Bank loans (excl. commercial paper)	16,587	256	-1,158	-57
Commercial paper	45,027	-674	-1,105	-664
Directly placed	n.a.	n.a.	n.a.	n.a.
Dealer placed	n.a.	n.a.	n.a.	n.a.

n.a. - not available.