FEDERAL RESERVE



G.20(422)

Finance Companies--February 1983

April 1983

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

	February 28,	Seasonally adjusted increase of decrease (-) during:			
Type of Credit	1983	1982		983	
		December	January	February	
Consumer installment credit Retail automotive (passenger cars) Mobile homes	89,026 44,448 4,948	973 831 4	895 652 35	41 207 19	
Other retail consumer goods >	6,639	100	109	200	
Personal loans	32,991 	38	99 	-385	

Consumer Credit Extended and Repaid at Finance Companies (Seasonally adjusted, in millions of dollars)

	Extended by finance cos.			Repaid to finance cos.		
Type of Credit	1982	1982 1983		1982 1983		83
	Dec.	Jan.	Feb.	Dec.	Jan.	Feb.
Consumer installment credit Retail automotive (passenger cars) Mobile homes Other retail consumer goods Home improvement loans	5,683 3,299 94 381	5,805 3,114 132 420	5,953 3,084 119 552	4,710 2,468 90 281	4,910 2,462 97 311	5,912 2,877 100 352
Personal loans	1,909	2,139	2,198	1,871	2,040	2,583

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

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

		Seasonally adjusted increase or decrease (-) during:			
1	February 28,				
Type of Credit	1983	1982	1983		
		December	January	February	
	81,580	-571	 1,030	 126	
Business credit Retail automotive (commercial	01,500	371	1,030		
vehicles)	12,948	142	269	396	
Wholesale automotive Retail paper on business, indus-	12,568	-1,087	182	115 	
trial and farm equipment Loans on commercial accounts	27,771	222	-41 	381 	
receivable Factored commercial accounts	9,161	-350	501	-243	
receivable All other business credit	19,132	502	119	- 523	

Business Credit Extended and Repaid at Finance Companies (Seasonally adjusted, in millions of dollars)

	Extended by finance cos.			Repaid to finance cos.		ce cos.
Type of Credit	1982 1983			1982	1983	
	Dec.	Jan.	Feb.	Dec.	Jan.	Feb.
Business credit	20,031	22,808	 <u>22,458</u>	20,602	21,778	22,332
Retail automotive (commercial vehicles)	1,036	1,230	 1,336	894	 961	 940
Wholesale automotive	4,965	6,458	6,643	6,052	6,276	6,258
Retail paper on business, indus- trial and farm equipment	1,420	1,308	 1,477	1,198	 1,349	1,096
Loans on commercial accounts receivable	10,493	12,286	11,634	10,843	 11,785	 11,877
Factored commercial accounts receivable All other business credit	2,117	 1,526	 1,368	1,615	 1,407	 1,891

Change in Extensions and Repayments (Seasonally adjusted, in millions of dollars)

	Change in ext	ensions from:	Change in repayments from:		
Type of Credit	Month ago	Year ago	Month ago	Year ago	
			Na.		
Consumer installment credit	148	1,239	1,002	1,589	
Retail automotive (passenger			*	178	
car)	-30	772	415	890	
Mobile homes	-13	4	3	34	
Other retail consumer goods	132	130	41	-130	
Home improvement loans	10-		, -	130	
Personal loans	59	333	543	^{∤™} 795	
				١,	
Business credit	-350	3,022	554	1^{-91} 3,548	
Retail automotive (commercial				13 q	
vehicles)	106	260	-21	32	
Wholesale automotive	185	1,223	252	1 T 757	
Retail paper on business,		·	. :	5 V	
industrial & farm equipment	169	-442	-253	-19	
Loans on commercial accounts			. !	Ne.	
receivable	-652	2,695	92	2,886	
Factored commercial accounts	032	2,000	1		
receivable					
All other business credit	-158	-714	484	-108	

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

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	February 28,	Month	Year	
Type of vehicle	1983	ago	ago	
Total financed at retail				
New passenger	Not Available			
Used passenger				
New and used commercial	1			

Selected Liabilities of Finance Companies (In millions of dollars)

Type of Liability	February 28,	Seasonally adjusted increase or decrease (-) during:			
	1983	December	January	February	
Bank loans (excl. commercial		 		<u> </u>	
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.