

# FEDERAL RESERVE statistical release



G.20(422)

Finance Companies--June 1983

August 1983

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

Type of Credit	June 30, 1983	Seasonally adjusted increase of decrease (-) during:		
		1983		
		April	May	June
Consumer installment credit	91,308	-31	396	-21
Retail automotive (passenger cars)	46,564	155	217	-160
Mobile homes	4,983	4	-1	3
Other retail consumer goods >	6,565	-78	34	29
Home improvement loans				
Personal loans	33,196	-112	146	107

## 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.		
	1983			1983		
	Apr.	May	June	Apr.	May	June
Consumer installment credit	6,836	6,128	6,656	6,867	5,732	6,677
Retail automotive (passenger cars)	3,702	3,186	3,543	3,547	2,969	3,703
Mobile homes	106	87	94	102	88	91
Other retail consumer goods >	525	459	515	603	425	486
Home improvement loans						
Personal loans	2,503	2,396	2,504	2,615	2,250	2,397

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

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

Type of Credit	June 30, 1983	Seasonally adjusted increase or decrease (-) during:		
		1983		
		April	May	June
Business credit	84,894	887	428	789
Retail automotive (commercial vehicles)	16,252	830	580	599
Wholesale automotive	12,758	226	239	52
Retail paper on business, industrial and farm equipment	27,713	-116	-167	-98
Loans on commercial accounts receivable	9,247	73	-137	-8
Factored commercial accounts receivable				
All other business credit	18,924	-126	-87	-244

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.		
	1983			1983		
	Apr.	May	June	Apr.	May	June
Business credit	22,927	25,322	25,341	22,040	24,894	24,552
Retail automotive (commercial vehicles)	1,810	1,615	1,675	980	1,035	1,076
Wholesale automotive	6,494	6,971	7,468	6,268	6,732	7,416
Retail paper on business, industrial and farm equipment	1,180	1,344	1,331	1,296	1,511	1,429
Loans on commercial accounts receivable	11,897	13,457	13,071	11,824	13,594	13,079
Factored commercial accounts receivable						
All other business credit	1,546	1,935	1,796	1,672	2,022	1,552

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>528</u>	<u>1,749</u>	<u>945</u>	<u>2,028</u>
Retail automotive (passenger car)	357	882	734	1,332
Mobile homes	7	-13	3	29
Other retail consumer goods	56	186	61	87
Home improvement loans				
Personal loans	108	694	147	580
Business credit	<u>19</u>	<u>4,006</u>	<u>-342</u>	<u>4,281</u>
Retail automotive (commercial vehicles)	60	619	41	169
Wholesale automotive	497	1,104	684	2,072
Retail paper on business, industrial & farm equipment	-13	*	-82	-86
Loans on commercial accounts receivable	-386	2,460	-515	2,357
Factored commercial accounts receivable				
All other business credit	-139	-177	-470	-231

\*Less than ± 0.5 million.

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

Type of vehicle	June 30, 1983	Change from:	
		Month ago	Year ago
Total financed at retail			
New passenger			
Used passenger			
New and used commercial			

-----Not Available-----

Selected Liabilities of Finance Companies  
(In millions of dollars)

Type of Liability	June 30, 1983	Seasonally adjusted increase or decrease (-) during:		
		April	May	June
Bank loans (excl. commercial paper)	16,330	-625	15	508
Commercial paper	<u>49,030</u>	<u>2,111</u>	<u>-157</u>	<u>1,039</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.

Outstanding Assets and Liabilities of Domestic Finance Companies  
(Millions of dollars)

	June 30, 1983	Seasonally adjusted increase or decrease (-) during:				
		1982			1983	
		QII	QIII	QIV	QI	QII
<u>Assets</u>						
Gross accounts receivable	176,202	3,197	1,647	-2,326	3,252	2,448
Consumer credit	91,308	1,963	-278	1,351	2,176	344
Business credit	84,894	1,234	1,925	-3,677	1,076	2,104
Less: Reserves for unearned income and losses	30,387	899	253	36	-287	600
Net accounts receivable	145,815	2,298	1,394	-2,362	2,965	1,848
Cash and noninterest- bearing deposits						
Time deposits (incl. cd.'s)						
U.S. Government securities	44,341	1,963	1,057	1,811	2,751	1,687
Other marketable securities						
All other assets						
Total assets	190,156	4,603	2,040	292	4,975	4,421
<u>Liabilities</u>						
Bank loans (excl. Com'l paper)	16,330	210	2,191	1,504	-2,004	-102
Commercial paper	49,030	3,248	-806	-3,208	-183	2,993
Directly placed	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Dealer placed	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Short-term debt, nec.	9,629	-453	630	-1,437	1,890	-1,152
Long-term debt, nec.	64,479	939	715	2,986	1,481	-240
All other liabilities	24,006	110	711	-10	2,657	1,777
Capital, surplus, and undivided profits	26,682	1,298	-570	-200	1,301	436
Total liabilities and capital	190,156	4,603	2,040	292	4,975	4,421