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## DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

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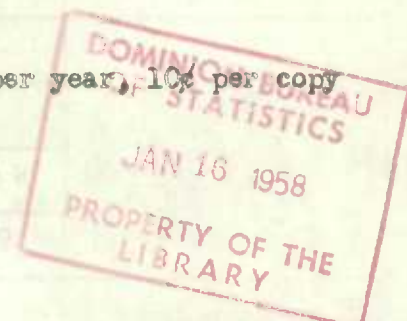


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CREDIT STATISTICS

(Selected Holders)

NOVEMBER, 1957



From a high of \$825.4 million at August 31, consumer credit outstanding on the books of Sales Finance Companies<sup>/1</sup> has continued to decline and, at November 30, 1957, amounted to \$800.5 million. However, consumer balances outstanding held by Licensees under the Small Loans Act showed a net increase of 0.9 per cent compared with those at October 31.

Department Stores' accounts receivable amounted to \$237.4 million at November 30, a net increase of 4.5 per cent since October 31.

PERSONAL LOANS AND INSTALMENT CREDIT

held by Licensees under the Small Loans Act.

(in millions of dollars)

	Small Loans <sup>/2</sup>	Large Loans	Instalment Credit	Total 1957	Total 1956	Net Change 1957/1956 %
<u>Balances Outstanding</u> (end of month)						
April .....	137.1	198.9	14.1	350.1	307.0	+ 14.0
May .....	150.8	187.0	14.3	352.1	316.8	+ 11.1
June .....	165.4	176.5	14.3	356.2	326.5	+ 9.1
July .....	179.3	163.7	14.4	357.4	334.1	+ 7.0
August .....	190.1	155.4	14.5	360.0	340.4	+ 5.8
September ....	197.0	145.6	14.4	357.0	339.9	+ 5.0
October .....	204.4	135.9	14.6	354.9	338.9	+ 4.7
November (p) .	216.3	126.9	14.8	358.0	344.6	+ 3.9

(p) Preliminary

- <sup>/1</sup> By D.B.S. definition "Sales Finance Companies" include, in addition to credit companies not licensed under the Small Loans Act, licensed companies whose instalment credit amounts to more than 50 per cent of their total credit.
- <sup>/2</sup> As of January 1, 1957, loans of \$1,500 or less; prior to that date, \$500 or less. (Amendment to the Small Loans Act).

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Prepared in Industry and Merchandising Division,  
Retail Trade Section.

# INSTALMENT CREDIT HELD BY SALES FINANCE COMPANIES

## Retail

	C o n s u m e r    G o o d s								
	Passenger Cars				Other Consumer Goods		Total, Consumer Goods		
	New	Used	Total, New + Used						
	1957	1957	1957	1956	1957	1956	1957	1956	Change 1957/56 %
Number of Con- tracts Financed									
NOVEMBER									
CANADA .....	11,227	22,424	33,651	39,169					
Atlantic Provinces.	640	1,946	2,586	3,238					
Quebec .....	2,933	4,956	7,889	8,501					
Ontario .....	4,608	9,151	13,759	16,848					
Manitoba .....	425	1,000	1,425	1,315					
Saskatchewan .....	515	1,023	1,538	1,649					
Alberta .....	1,127	2,345	3,472	3,858					
British Columbia ..	979	2,003	2,982	3,760					
(in millions of dollars)									
Value of Contracts Financed									
NOVEMBER									
CANADA .....	25.0	21.1	46.1	50.8	12.3	16.1	58.4	66.9	-12.7
Atlantic Provinces.	1.3	1.6	2.9	3.6					
Quebec .....	6.9	5.1	12.0	12.1					
Ontario .....	9.9	8.4	18.3	21.8					
Manitoba .....	1.0	0.9	1.9	1.6					
Saskatchewan .....	1.1	0.8	1.9	1.8					
Alberta .....	2.5	2.2	4.7	4.8					
British Columbia ..	2.3	2.1	4.4	5.1					
Balances Out- standing									
(end of month)									
CANADA									
April .....							756.5	626.8	+20.7
May .....							780.8	666.2	+17.2
June .....			659.7	571.6	135.9	131.8	795.6	703.4	+13.1
July .....							815.4	733.6	+11.2
August .....							825.4	761.3	+ 8.4
September .....			683.3	637.4	137.8	137.1	821.1	774.5	+ 6.0
October .....							814.1 <sup>r</sup>	781.2	+ 4.2
November .....							800.5	778.5	+ 2.8

(r) Revised



# INSTALMENT CREDIT HELD BY SALES FINANCE COMPANIES

## R e t a i l

	C o m m e r c i a l   G o o d s								
	Commercial Vehicles				Other Commercial Goods		Total, Commercial Goods		
	New	Used	Total, New + Used						Change
	1957	1957	1957	1956	1957	1956	1957	1956	1957/56 %
<u>Number of Con- tracts Financed</u>									
<u>NOVEMBER</u>									
CANADA .....	1,766	4,351	6,117	7,541					
Atlantic Provinces.	143	564	707	812					
Quebec .....	449	937	1,386	1,814					
Ontario .....	515	1,142	1,657	2,078					
Manitoba .....	94	173	267	270					
Saskatchewan .....	88	297	385	458					
Alberta .....	281	692	973	1,197					
British Columbia ..	196	546	742	912					
	(in millions of dollars)								
<u>Value of Contracts Financed</u>									
<u>NOVEMBER</u>									
CANADA .....	5.0	4.2	9.2	14.1	9.6	12.6	18.8	26.7	-29.6
Atlantic Provinces.	0.3	0.3	0.6	0.9					
Quebec .....	1.4	0.8	2.2	4.1					
Ontario .....	1.6	1.0	2.6	3.9					
Manitoba .....	0.2	0.2	0.4	0.4					
Saskatchewan .....	0.2	0.2	0.4	0.6					
Alberta .....	0.8	0.9	1.7	2.5					
British Columbia ..	0.5	0.8	1.3	1.7					
<u>Balances Out- standing</u> (end of month)									
CANADA									
April .....							274.3	201.1	+36.4
May .....							283.6	219.6	+29.1
June .....			145.6	124.1	147.0	111.5	292.6	235.6	+24.2
July .....							294.1	252.4	+16.5
August .....							293.0	264.5	+10.8
September .....			146.0	137.0	143.2	128.8	289.2	265.8	+ 8.8
October .....							284.5	269.7	+ 5.5
November .....							278.9	277.3	+ 4.0



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DEPARTMENT STORES' ACCOUNTS RECEIVABLE

(in millions of dollars)

	Instalment		Regular Charge Accounts	Total 1957	Total 1956	Net Change 1957/1956
	C.S.A. <sup>/3</sup>	Other <sup>/4</sup>				
(end of month)						%
April .....	151.1	27.7	40.7	219.5	202.3	+ 8.5
May .....	151.0	27.8	41.2	220.0	205.0	+ 7.3
June .....	150.3	28.5	41.9	220.7	206.0	+ 7.1
July .....	149.0	27.7	36.1	212.8	200.8	+ 6.0
August .....	149.6	27.0	36.6	213.2	199.9	+ 6.7
September ...	153.2	27.4 <sup>r</sup>	41.2 <sup>r</sup>	221.8	209.5	+ 5.9
October .....	156.4	28.0	42.7 <sup>r</sup>	227.1	214.5	+ 5.9
November (p).	163.3	29.2	44.9	237.4	221.0	+ 7.4

(r) Revised

(p) Preliminary

<sup>/3</sup> Conditional-sale agreements<sup>/4</sup> Deferred payment plans, such as revolving credit and budgeted charge accounts (included in the "charge" component before recent re-definition of the "instalment" component).