

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

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CREDIT STATISTICS

(Selected Holders)

SEPTEMBER, 1957

PERSONAL LOANS AND INSTALMENT CREDIT

held by Licensees under the Small Loans Act

(in millions of dollars)

	Small Loans ^{/1}	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 (p)	197.0	145.6	14.4	357.0	339.9	+ 5.0

DEPARTMENT STORES' ACCOUNTS RECEIVABLE

(in millions of dollars)

	Instalment		Regular Charge Accounts	Total
	C.S.A. ^{/2}	Other ^{/3}		
(end of month)				
April (r) ...	151.1	27.7	40.7	219.5
May (r)	151.0	27.8	41.2	220.0
June (r)	150.3	28.4	42.0	220.7
July (r)	149.0	27.6	36.2	212.8
August (r) ..	149.6	26.9	36.7	213.2
September * .				

^{/1} As of January 1, 1957, loans of \$1,500 or less; prior to that date, \$500 or less.
(Amendment to the Small Loans Act).

^{/2} Conditional-sale agreements

^{/3} Deferred payment plans, such as revolving credit and budgeted charge accounts
(included in the "charge" component before recent re-definition of the
"instalment" component). (p) preliminary (r) revised * not yet available

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Prepared in Industry and Merchandising Division,
Retail Trade Section.

INSTALMENT CREDIT HELD BY SALES FINANCE COMPANIES/4

(in millions of dollars)

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	R e t a i l									Whole- sale	
	Consumer Goods					Commercial and Industrial Goods					
	Passenger Cars (new and used)	Other	Total			Commercial Vehicles (new and used)	Other	Total			
			1957	1956	Net Change			1957	1956		Net Change
					%					%	
<u>Paper Purchased</u>											
April			86.6	89.8				27.4	26.5		
May			96.8	97.8				34.5	43.4		
June			85.0	103.1				31.8	29.7		
Total	229.0	39.4	268.4	290.7		48.6	45.1	93.7	99.6		380.2
July (r)			96.8	98.5				28.4	33.8		
August (r)			82.1	94.4				25.2	34.5		
September (p)			72.1	74.2				22.8	29.9		
Total	209.7	41.3	251.0	267.1		38.4	38.0	76.4	98.2		223.6
<u>Balances Outstanding</u> (end of month)											
April			756.5	626.8	+20.7			274.3	201.1	+36.4	
May			780.8	666.2	+17.2			283.6	219.6	+29.1	
June	659.7	135.9	795.6	703.4	+13.1	145.6	147.0	292.6	235.6	+24.2	253.3
July (r)			815.4	733.6	+11.2			294.1	252.4	+16.5	
August (r)			825.4	761.3	+ 8.4			293.0	264.5	+10.8	
September (p)	683.3	137.8	821.1	774.5	+ 6.0	146.0	143.2	289.2	265.8	+ 8.8	181.8
<u>Estimated Repayments</u>											
April - June	170.7	38.6	209.3	183.5		38.3	32.4	70.7	57.4		
July - Sept.	186.1	39.4	225.5	196.0		38.0	41.8	79.8	68.0		
<u>Average Repayment Term</u>											
July - Sept.											
						(months)					
						New motor vehicles (passenger & commercial)-	24.4				
						Used " " (" " ")-	16.7				
						Consumer Goods other than passenger cars	- 14.3				
						Commercial Goods other than vehicles	- 15.5				

/4 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.