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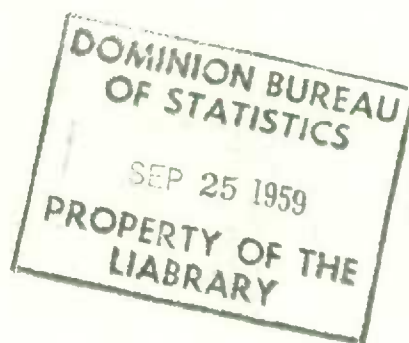
ANNUAL



CANADA

SALES FINANCING

1958



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PUBLICATIONS RELATING TO RETAIL TRADE

Catalogue number	Title	Price
(a) Weekly		
63-003	Percentage Change in Department Store Sales	per year \$2.00
(b) Monthly		
63-001	Chain Store Sales and Stocks	per year 1.00
63-002	Department Store Sales and Stocks.....	per year 1.00
63-004	Percentage Change in Department Store Sales (Preliminary).....	per year 1.00
63-005	Retail Trade.....	per year 3.00
63-007	New Motor Vehicle Sales and Motor Vehicle Financing	per year 1.00
61-004	Credit Statistics	per year 1.00
(c) Quarterly		
63-006	Retail Credit	per year 2.00
63-009	Farm Implement and Equipment Sales	per year 1.00
(d) Annual		
63-203	Farm Implement and Equipment Sales50
63-208	New Motor Vehicle Sales and Motor Vehicle Financing50
63-209	Retail Trade (including Shopping Centres).....	.50
63-210	Retail Chain Stores.....	.50
63-211	Sales Financing.....	.25
(e) Biennial		
63-401	Operating Results of Chain Clothing Stores50
63-402	Operating Results of Chain Drug Stores25
63-403	Operating Results of Chain Food Stores.....	.50
63-404	Operating Results of Chain Furniture Stores25
63-405	Operating Results of Chain Variety Stores.....	.25
63-406	Operating Results and Financial Structure of Independent Retail Clothing Stores75
63-407	Operating Results and Financial Structure of Independent Drug Stores50
63-408	Operating Results and Financial Structure of Filling Stations and Garages.....	.50
63-409	Operating Results and Financial Structure of Independent Food Stores.....	.50
63-410	Operating Results and Financial Structure of Independent Fuel Dealers.....	.50
63-411	Operating Results and Financial Structure of Independent General Stores50
63-412	Operating Results and Financial Structure of Independent Retail Hardware, Furniture, Appliance, Radio and Television Stores.....	.50
63-413	Operating Results and Financial Structure of Independent Jewellery Stores.....	.50
63-414	Operating Results and Financial Structure of Independent Restaurants.....	.50
63-415	Operating Results and Financial Structure of Independent Tobacco Stores.....	.50

Other occasional reports and 1951 Census reports on retail trade are shown in a complete list of publications of the Dominion Bureau of Statistics which is available on request from the Information Services Division, D.B.S., or from the Queen's Printer, Ottawa.

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The results in this report are based on a survey of all known sales finance companies and similar institutions engaged primarily in financing retail instalment sales. Companies engaged mainly in extending cash loans are not included, nor are acceptance companies who are subsidiaries of large retail merchandisers.

Table 1 shows that the total retail instalment credit extended by sales finance companies decreased by about 5% from the figure reported for 1957. Balances outstanding at the end of 1958 have also decreased, being 4% lower than the balances at December 31, 1957.

In Table 2 it is clearly indicated that motor vehicles, both passenger cars and commercial vehicles, are responsible for this decrease in retail credit. It can be seen that retail credit extended for the purchase of consumer goods other than cars has registered a substantial increase of 17.7% while balances outstanding, at December 31, 1958 for the same consumer goods, were 25.3% higher than the balances at the end of 1957.

Table 3 gives details by Provinces of retail credit extended by sales finance companies in respect of motor vehicles. It includes final revisions of similar information contained in the annual report "New Motor Vehicle Sales and Motor Vehicle Financing". There are a number of small changes affecting most of the provinces and one major downward revision in British Columbia for Used Commercial Vehicles.

The figures of the two tables of percentage breakdown of Balances Outstanding of Motor Vehicles and Other Consumer Goods (page 5) are only calculated for the companies which were able to supply this information. However, a sufficiently large number of firms gave this information and it is felt that the percentages may generally apply to the figures in Table 2.

Commodity	Per cent change 1958 / 1957	
	Paper purchased	Balances outstanding
Total, all commodities.....	- 4.7	- 3.9
Consumer goods	- 3.4	- 1.5
New passenger cars	-12.8	- 7.5
Used passenger cars	- 3.3	
Other consumer goods	+17.7	+25.3
Commercial and industrial goods	- 8.9	-10.6
New commercial vehicles	-25.8	-17.5
Used commercial vehicles.....	- 9.9	
Other commercial goods (including farm implements, tractors, factory and commercial equipment)	+ 2.6	- 4.4

**TABLE 1. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies
Historical Summary, 1941 and 1947-1958**

Year	Paper purchased			Balances outstanding (year end)		
	Consumer goods	Commercial and industrial goods	Total	Consumer goods	Commercial and industrial goods	Total
thousands of dollars						
1941	77,326	22,951	100,277	48,854	15,820	64,674
1947	84,374	89,816	174,190	48,275	58,356	106,631
1948	122,522	85,644	208,166	70,451	59,669	130,120
1949 ¹	190,574	94,156	284,730	115,977	68,086	184,063
1950	305,278	123,918	429,196	202,011	91,152	293,163
1951	299,558	167,744	467,302	185,492	127,742	313,234
1952	590,994	227,639	818,633	372,778	167,029	539,807
1953	719,149	228,597	947,746	516,191	184,472	700,663
1954	630,837	174,187	805,024	491,645	164,220	655,865
1955	759,412	217,666	977,078	599,382	191,717	791,099
1956	924,687	323,660	1,248,347	756,304	279,072	1,035,376
1957	900,414	290,577	1,190,991	779,576	287,827	1,067,403
1958	869,847	264,703	1,134,550	768,214	257,380	1,025,594

¹ Including Newfoundland from 1949.

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TABLE 2. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies, by Commodities, 1957 and 1958

Commodity	Paper purchased				Balances outstanding (year end)			
	Amount		Per cent of total		Amount		Per cent of total	
	1957	1958	1957	1958	1957	1958	1957	1958
	\$'000	\$'000	%	%	\$'000	\$'000	%	%
Total, all commodities	1, 190, 991	1, 134, 550	100.0	100.0	1, 067, 403	1, 025, 594	100.0	100.0
Consumer goods	900,414	869,847	75.6	76.7	779,576	768,214	73.0	74.9
New passenger cars	385,277	335,827	32.4	29.6	635,485	587,667	59.5	57.3
Used passenger cars	344,398	333,011	28.9	29.4				
Other consumer goods (radios, television sets, electrical and gas appliances, furniture, jewellery, clothing, etc.).....	170,739	201,009	14.3	17.7	144,091	180,547	13.5	17.6
Commercial and industrial goods....	290,577	264,703	24.4	23.3	287,827	257,380	27.0	25.1
New commercial vehicles	94,731	70,280	8.0	6.2	135,199	111,519	12.7	10.9
Used commercial vehicles	52,637	47,432	4.4	4.2				
Other commercial goods (including farm implements, tractors, factory and commercial equipment)	143,209	146,991	12.0	12.9	152,628	145,861	14.3	14.2

TABLE 3. Motor Vehicle Instalment (paper purchased) by Sales Finance Companies, by Provinces, 1958

Province	Passenger cars					
	New		Used		Total	
	Units	Amount	Units	Amount	Units	Amount
		\$'000		\$'000		\$'000
Canada	147,402	335,827	339,414	333,011	486,816	668,838
Atlantic Provinces	9,711	20,154	28,342	24,212	38,053	44,366
Quebec	37,991	90,552	79,396	81,005	117,387	171,557
Ontario	61,498	136,489	133,754	131,542	195,252	268,031
Manitoba	5,786	13,026	14,430	13,921	20,216	26,947
Saskatchewan	6,336	14,063	16,557	14,498	22,893	28,561
Alberta	14,606	34,066	35,829	34,428	50,435	68,494
British Columbia ¹	11,474	27,477	31,106	33,405	42,580	60,882
	Commercial vehicles					
	New		Used		Total	
	Units	Amount	Units	Amount	Units	Amount
		\$'000		\$'000		\$'000
Canada	21,119	70,280	42,432	47,432	63,551	117,712
Atlantic Provinces	1,972	5,703	5,307	4,339	7,279	10,041
Quebec	5,372	17,159	9,005	10,873	14,377	28,032
Ontario	6,651	22,497	11,419	13,283	18,070	35,780
Manitoba	870	3,822	1,866	2,083	2,736	5,905
Saskatchewan	1,254	3,806	2,838	2,448	4,092	6,255
Alberta	3,156	11,052	6,853	7,858	10,009	18,910
British Columbia ¹	1,844	6,241	5,144	6,548	6,988	12,786

¹ Includes Yukon and Northwest Territories.

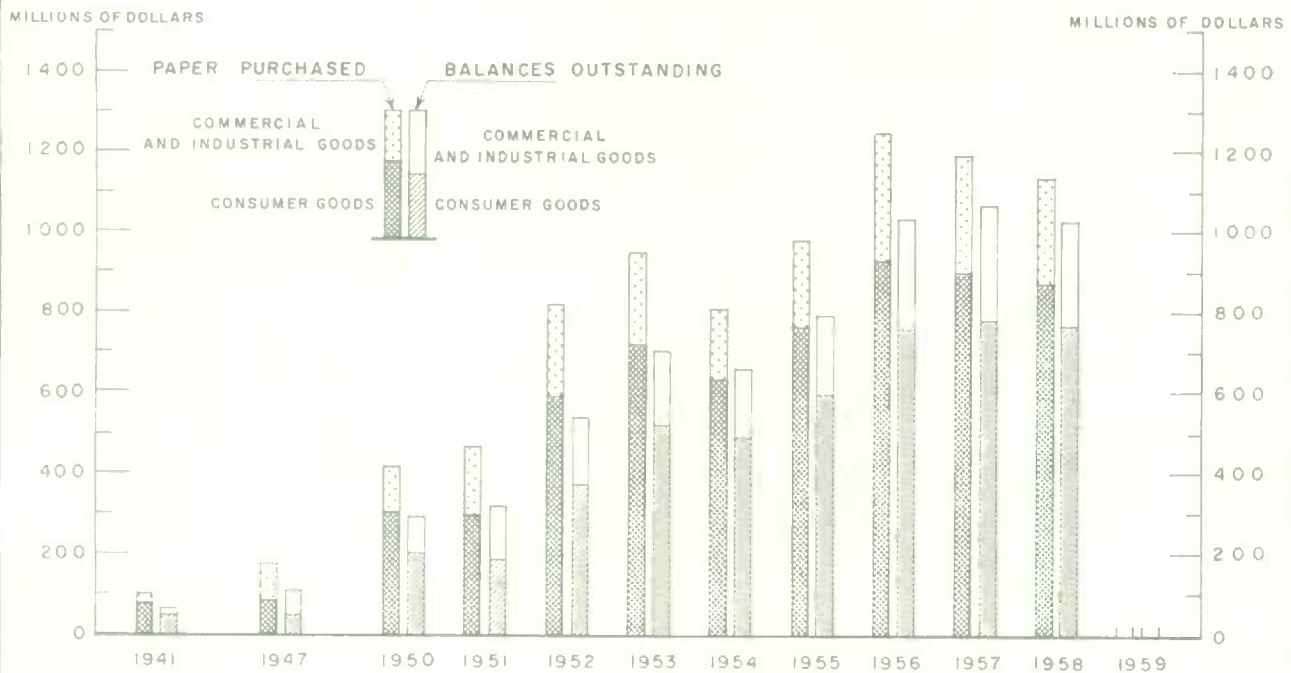
**Percentage Breakdown of Credit Outstanding
Between New and Used Motor Vehicles**
(for reporting panel only)

	Balances outstanding Dec. 31, 1958
	%
Passenger cars	100.0
New passenger cars	52.0
Used passenger cars	48.0
Commercial vehicles	100.0
New commercial vehicles	60.7
Used commercial vehicles	39.3

**Percentage Breakdown of Financing
Between "Consumer Goods Other Than
Passenger Cars"**
(for reporting panel only)

	Paper purchased 1958
	%
Consumer goods other than passenger cars	100.0
Television and radio	19.3
Electrical and gas appliances	26.4
Furniture	15.8
Heating and plumbing equipment	3.1
All other consumer goods	35.4

**ANNUAL FINANCING OF RETAIL INSTALMENT SALES
BY SALES FINANCE COMPANIES**



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