



# FEDERAL RESERVE

statistical release

G.18

June 2, 1967

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## CONSUMER INSTALMENT CREDIT AT COMMERCIAL BANKS APRIL 1967

Consumer instalment credit outstanding at commercial banks was up \$231 million in April to \$32,299 million at the month-end. Personal loans accounted for nearly one-half of the total expansion but increases were recorded also for automobile and other consumer goods credit. All types of indebtedness except repair and modernization loans were larger than at the close of April 1966.

Loans made in April were in about the same volume as in the preceding month. The increase in personal loan volume was partially offset by small declines in automobile purchased paper and other consumer goods credit. Automobile paper also was in smaller volume than a year earlier.

### Consumer Instalment Credit at Commercial Banks (Estimates, in millions of dollars)

Type of credit	Amounts outstanding			Volume extended: -		
	April 30, 1967	Change from: Month ago	Year ago	April 1967	Change from: Month ago	Year ago
Automobile paper, total	17,473	+ 86	+807	1,372	- 13	- 61
Purchased	11,256	+ 22	+557	842	- 19	- 65
Direct	6,217	+ 64	+250	530	+ 6	+ 4
Other consumer goods	5,292	+ 50	+869	437	- 7	+ 38
Home repair and modernization loans	2,478	- 8	- 3	110	+ 6	- 13
Personal loans	7,056	+103	+499	769	+ 40	+ 7
<b>TOTAL</b>	<b>32,299</b>	<b>+231</b>	<b>+2,172</b>	<b>2,688</b>	<b>+ 26</b>	<b>- 29</b>
Federal Reserve District:						
Boston	1,409	+ 16	+ 50	125	+ 5	- 2
New York	4,180	+ 14	+ 51	333	- 2	- 28
Philadelphia	1,918	+ 16	+103	152	1/	+ 6
Cleveland	2,601	+ 41	+321	222	+ 17	+ 13
Richmond	2,440	+ 11	+ 80	196	- 2	- 9
Atlanta	2,952	+ 30	+310	293	- 10	+ 2
Chicago	4,911	+ 25	+224	397	+ 21	- 9
St. Louis	1,529	+ 17	+135	123	- 4	+ 12
Minneapolis	1,006	+ 8	+ 94	86	+ 3	+ 6
Kansas City	1,708	+ 26	+176	159	+ 3	+ 7
Dallas	2,001	+ 9	+162	164	1/	- 4
San Francisco	5,644	+ 18	+466	438	- 5	- 23

1/ Less than 0.5 million.