



FEDERAL RESERVE

statistical release

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CONSUMER INSTALMENT CREDIT AT COMMERCIAL BANKS

JUNE 1963

Credit, Consumer - Instalment

Consumer instalment credit held by commercial banks increased \$316 million in June, and at month-end amounted to \$20,190 million. Automobile paper accounted for approximately 65 per cent of the increase. All other types of paper increased during the month.

Extensions of credit, at \$1,924 million, were slightly less than the volume of the previous month, but 4 per cent above the volume of a year earlier.

Consumer Instalment Credit at Commercial Banks (Estimates. In millions of dollars)

Type of credit	Amounts outstanding			Volume extended		
	June 30, 1963	Change from:		June 1963	Change from:	
		Month ago	Year ago		Month ago	Year ago
Automobile paper, total	10,494	+199	+1,442	973	-61	+51
Purchased	6,728	+132	+ 905	619	-22	+46
Direct	3,766	+ 67	+ 537	354	-39	+ 5
Other consumer goods paper	2,871	+ 28	+ 155	270	- 8	-12
Repair and modernization loans	2,245	+ 24	+ 57	137	- 7	- 3
Personal loans	4,580	+ 65	+ 512	544	+ 7	+26
Total	20,190	+316	+2,166	1,924	-69	+62
<u>Federal Reserve District:</u>						
Boston	1,039	+ 5	+ 72	97	-12	- 4
New York	3,216	+ 62	+ 337	311	-14	+11
Philadelphia	1,298	+ 15	+ 95	112	- 7	- 4
Cleveland	1,408	+ 29	+ 168	138	- 6	+13
Richmond	1,579	+ 23	+ 201	147	-10	+ 2
Atlanta	1,589	+ 24	+ 154	174	+12	+11
Chicago	2,955	+ 56	+ 361	284	-14	+13
St. Louis	972	+ 18	+ 141	87	- 1	+ 6
Minneapolis	578	+ 6	+ 13	50	- 4	- 7
Kansas City	966	+ 13	+ 69	94	- 4	- 7
Dallas	1,180	+ 19	+ 175	117	- 8	+ 4
San Francisco	3,410	+ 46	+ 380	313	- 1	+24