



# FEDERAL RESERVE

statistical release

G.18

*Credit, Consumer -*  
January 13, 1965 *Extalment*

## CONSUMER INSTALLMENT CREDIT AT COMMERCIAL BANKS

146.

NOVEMBER 1964

Consumer instalment credit held by commercial banks at the end of November, at \$23,680 million, showed little change from holdings at the preceding month-end.

Commercial bank extensions of instalment credit totaled 1,873 million in November, considerably less than in the previous month but 107 million above November 1963. All major types of credit shared in the November decline in credit volume.

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

Type of credit	Amounts outstanding			Volume extended		
	Nov. 30, 1964	Change from		Nov. 1964	Change from	
		Month ago	Year ago		Month ago	Year ago
Automobile paper, total	12,635	+6	+1433	933	-121	+41
Purchased	8,242	+9	+1024	596	-102	+47
Direct	4,393	-3	+ 409	337	- 19	- 6
Other consumer goods paper	3,281	+8	+ 197	289	- 7	+22
Repair and modernization loans	2,438	+1	+ 65	117	- 18	+ 2
Personal loans	5,326	+2	+ 499	534	- 25	+42
Total	23,680	+17	+2194	1,873	-171	+107
<u>Federal Reserve District:</u>						
Boston	1,142	-6	+ 77	85	- 14	+ 5
New York	3,670	-3	+ 293	285	- 31	-15
Philadelphia	1,521	+5	+ 139	110	- 8	+ 8
Cleveland	1,645	+2	+ 154	123	- 14	+ 8
Richmond	1,874	-3	+ 193	142	- 18	+ 6
atlanta	1,773	-5	+ 105	173	- 9	+15
Chicago	3,548	+13	+ 356	276	- 36	+16
St. Louis	1,119	1/	+ 93	85	- 4	+ 4
Minneapolis	715	+3	+ 79	60	- 8	+ 6
Kansas City	1,183	-2	+ 116	96	- 9	+ 2
Dallas	1,391	-3	+ 141	103	- 19	- 6
San Francisco	4,099	+16	+ 448	335	- 1	+28

1/Less than 0.5 million.