



FEDERAL RESERVE

statistical release

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CONSUMER-INSTALMENT CREDIT AT COMMERCIAL BANKS

NOVEMBER 1965

Consumer instalment credit held by commercial banks at the end of November amounted to \$27,699 million, representing increases of \$224 million from October 31 and \$4,019 million from November 30, 1964. All types of credit were above the amounts outstanding at the end of October, with the largest increases occurring in automobile paper purchased and direct.

The volume of instalment credit extended was up slightly from October to November. A 45 million dollar increase in automobile direct loans and a small expansion in other consumer goods credit were partially offset by moderate declines in the volume of other types of consumer instalment lending.

Consumer Instalment Credit at Commercial Banks

(Estimates, in millions of dollars)

Type of credit	Amounts outstanding			Volume extended		
	Nov. 30 1965	Change from: Month ago Year ago		Nov. 1965	Change from: Month ago Year ago	
Automobile paper, total	15,229	+167	+2,594	1,322	+36	+389
Purchased	9,865	+ 97	+1,623	824	- 9	+223
Direct	5,364	+ 70	+ 971	498	+45	+161
Other consumer goods	3,890	+ 43	+ 609	361	+ 8	+ 72
Home repair and modernization loans	2,502	+ 3	+ 64	121	- 7	+ 4
Personal loans	6,078	+ 11	+ 752	606	-12	+ 72
Total	27,699	+224	+4,019	2,410	+25	+537
Federal Reserve District:						
Boston	1,264	- 2	+ 122	100	-11	+ 15
New York	4,041	+ 20	+ 371	333	+13	+ 48
Philadelphia	1,702	+ 6	+ 181	139	+ 3	+ 20
Cleveland	2,069	+ 31	+ 424	182	+11	+ 59
Richmond	2,134	+ 8	+ 260	182	+ 3	+ 40
Atlanta	2,111	+ 33	+ 338	234	+18	+ 61
Chicago	4,336	+ 41	+ 788	332	-17	+106
St. Louis	1,260	+ 8	+ 141	97	+ 2	+ 12
Minneapolis	904	+ 10	+ 189	33	+ 3	+ 23
Kansas City	1,366	+ 9	+ 133	129	+ 5	+ 33
Dallas	1,702	+ 13	+ 311	144	-18	+ 41
San Francisco	4,810	+ 47	+ 711	414	+13	+ 79