

G.18

FEDERAL RESERVE

statistical release

June 7, 1966 /63.

CONSUMER INSTALMENT CREDIT AT COMMERCIAL BANKS

APRIL 1966

Consumer instalment credit held by commercial banks increased \$443 million in April to \$30,127 million at the close of the month. Automobile paper accounted for a smaller part of the total expansion than in any earlier month this year, but still represented more than one-half of the total increase. All types of credit were larger than at the end of March.

A slight contraction in total instalment credit extended by commercial banks during April was due to the contraseasonal decline in automobile credit. The volume extended for other types of credit showed moderate gains during the month. Only purchased automobile paper and other consumer goods paper were in larger volume than in April 1965.

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

Amounts outstanding							
April 30, 1966 Month ago M					Volume extended		
1966 Month Year ago	Type of credit	April 30	Change from:		April	Change from:	
Automobile paper, total 16,666 +248 +2,463 1,433 -112 +22 Purchased 10,699 +166 +1,579 907 -59 +31 5,967 +82 +884 526 -53 -9 Other consumer goods 4,423 +72 +681 399 +15 +49 Home repair and modernization loans 2,481 +5 +68 123 +8 -6 Fersonal loans 6,557 +118 +715 762 +22 -13 Total 30,127 +443 +3,927 2,717 -67 +52 Federal Reserve District: Boston 1,359 +21 +132 127 -15 -2 New York 4,129 +52 +330 361 -1 -9 Philadelphia 1,815 +19 +168 146 -13 -6 Cleveland 2,280 +47 +427 209 -10 +22 Richmond 2,360 +29 +240 205 -10 -11	Type of cledic		Month	Year		Month	Year
Purchased Direct 5,967 +166 +1,579 907 -59 +31 5,967 +82 +884 526 -53 -9 Other consumer goods 4,423 +72 +681 399 +15 +49 Home repair and modernization loans 2,481 +5 +68 123 +8 -6 Personal loans 6,557 +118 +715 762 +22 -13 Total 30,127 +443 +3,927 2,717 -67 +52 Federal Reserve District: Boston 1,359 +21 +132 127 -15 -2 New York 4,129 +52 +330 361 -1 -9 Philadelphia 1,815 +19 +168 146 -13 -6 Cleveland 2,280 +47 +427 209 -10 +22 Richmond 2,360 +29 +240 205 -10 -11		1900	ago	ago	1700	ago	ago
Direct 5,967 + 82 + 884 526 - 53 - 9 Other consumer goods Home repair and modernization loans Personal loans 2,481 + 5 + 68 123 + 8 - 6 Personal loans 6,557 +118 + 715 762 + 22 -13 Total 30,127 +443 +3,927 2,717 - 67 +52 Federal Reserve District: Boston New York 4,129 + 52 + 330 361 - 1 - 9 Philadelphia 1,815 + 19 + 168 146 - 13 - 6 Cleveland 2,280 + 47 + 427 209 - 10 +22 Richmond 2,360 + 29 + 240 205 - 10 -11	Automobile paper, total	16,666	+248	+2,463	1,433	-112	+22
Direct 5,967 + 82 + 884 526 - 53 - 9 Other consumer goods Home repair and modernization loans 2,481 + 5 + 68 123 + 8 - 6 6,557 + 118 + 715 762 + 22 - 13 Total 30,127 +443 +3,927 2,717 - 67 +52 Federal Reserve District: Boston 1,359 + 21 + 132 127 - 15 - 2 New York 4,129 + 52 + 330 361 - 1 - 9 Philadelphia 1,815 + 19 + 168 146 - 13 - 6 Cleveland 2,280 + 47 + 427 209 - 10 +22 Richmond 2,360 + 29 + 240 205 - 10 -11	Purchased	10.699	+166	+1.579	907	- 59	+31
Other consumer goods Home repair and modernization loans Personal loans Total Total Boston New York Philadelphia Cleveland Cleveland Richmend 2,280 Richmend 4,423 + 72 + 681 399 + 15 + 49 + 49 + 68 123 + 8 - 6 - 6 + 715 - 762 + 22 - 13 130,127 + 443 + 3,927 2,717 - 67 + 52 131 - 15 - 2 - 10 - 11 - 11	Direct		+ 82		526	- 53	- 9
Home repair and modernization 2,481 + 5 + 68 123 + 8 - 6 Personal loans 6,557 +118 + 715 762 + 22 -13 Total 30,127 +443 +3,927 2,717 - 67 +52 Federal Reserve District:		,					
loans 2,481 + 5 + 68 123 + 8 - 6 Personal loans 6,557 +118 + 715 762 + 22 -13 Total 30,127 +443 +3,927 2,717 - 67 +52 Federal Reserve District: Boston 1,359 + 21 ÷ 132 127 - 15 - 2 New York 4,129 + 52 + 330 361 - 1 - 9 Philadelphia 1,815 + 19 + 168 146 - 13 - 6 Cleveland 2,280 + 47 + 427 209 - 10 +22 Richmond 2,360 + 29 + 240 205 - 10 - 11	Other consumer goods	4,423	+ 72	+ 681	399	+ 15	+49
Personal loans 6,557	Home repair and modernization					ĺ.	
Total 30,127 +443 +3,927 2,717 - 67 +52 Federal Reserve District: Boston 1,359 + 21 ÷ 132 127 - 15 - 2 New York 4,129 + 52 + 330 361 - 1 - 9 Philadelphia 1,815 + 19 + 168 146 - 13 - 6 Cleveland 2,280 + 47 + 427 209 - 10 +22 Richmond 2,360 + 29 + 240 205 - 10 -11							
Federal Reserve District: Boston	Personal loans	6,557	+118	+ 715	762	+ 22	-13
Boston	Total	30,127	+443	+3,927	2,717	- 67	+52
New York 4,129 + 52 + 330 361 - 1 - 9 Philadelphia 1,815 + 19 + 168 146 - 13 - 6 Cleveland 2,280 + 47 + 427 209 - 10 +22 Richmond 2,360 + 29 + 240 205 - 10 -11	Federal Reserve District:						
Philadelphia 1,815 + 19 + 168 146 - 13 - 6 Cleveland 2,280 + 47 + 427 209 - 10 +22 Richmond 2,360 + 29 + 240 205 - 10 -11	Boston	1,359	+ 21	÷ 132	127	- 15	- 2
Cleveland 2,280 + 47 + 427 209 - 10 +22 Richmand 2,360 + 29 + 240 205 - 10 -11	New York	4,129	+ 52	+ 330	361	- 1	- 9
Richmond 2,360 + 29 + 240 205 - 10 -11	Philadelphia	1,815	+ 19	+ 168	146	- 13	- 6
Richmand 2,360 + 29 + 240 205 - 10 -11	Cleveland	2,280	+ 47	+ 427	209	- 10	+22
			+ 29	+ 240	205	- 10	-11
			+ 44	+ 428	291	- 10	+32
Chicago 4,687 + 69 + 764 406 - 6 -12	Chicago	4.687	+ 69	+ 764	406	- 6	-12
St. Louis 1,394 + 15 + 141 111 - 3 - 7						- 3	
Minneapolis 912 + 12 + 147 80 - 2 - 2			+ 12 .	+ 147	80	- 2	- 2
Kansas City 1,532 + 23 + 177 152 - 6 - 3	Kansas City	1.532	÷ 23	+ 177	152	- 6	- 3
Dallas 1,839 + 23 + 243 168 - 2 +14							-
Digitized f8an-Ftanceseo 5,178 + 89 + 730 461 + 11 +36							
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