



FEDERAL RESERVE

statistical release

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Credit, Consumer - Instalment
CONSUMER INSTALMENT CREDIT AT COMMERCIAL BANKS

Haymes

JULY 1967

Consumer instalment credit outstanding at commercial banks increased \$269 million in July to \$33,235 million at the month-end. All major types of credit contributed to the expansion during the month and all except home repair loans were substantially above the amounts outstanding on July 31, 1966.

The volume of credit extended during July contracted as is usual at this time of the year but was \$140 million larger than in the corresponding month of 1966. The largest gain over the year-period was in personal loans while smaller increases were shown in direct automobile loans and other consumer goods paper.

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

Type of credit	Amounts outstanding			Volume extended:		
	July 31, 1967	Change from:		July 1967.	Change from:	
		Month ago	Year ago		Month ago	Year ago
Automobile paper, total	17,940	+124	+ 564	1,458	-114	+ 45
Purchased	11,489	+ 75	+ 270	919	- 56	- 2
Direct	6,451	+ 49	+ 294	539	- 58	+ 47
Other consumer goods	5,500	+ 69	+ 787	500	+ 19	+ 30
Home repair and modernization loans	2,519	+ 14	- 36	131	- 11	- 10
Personal loans	7,276	+ 62	+ 522	768	- 41	+ 75
TOTAL	33,235	+269	+1,837	2,857	-147	+140
Federal Reserve District:						
Boston	1,463	+ 15	+ 59	130	- 13	+ 9
New York	4,287	+ 28	+ 13	353	- 36	- 5
Philadelphia	1,973	+ 18	+ 105	157	- 8	+ 2
Cleveland	2,720	+ 35	+ 293	224	- 18	+ 9
Richmond	2,494	+ 17	+ 74	210	1/	+ 13
Atlanta	3,075	+ 45	+ 323	315	1/	+ 25
Chicago	4,993	+ 33	+ 94	415	- 27	- 3
St. Louis	1,585	+ 16	+ 135	133	- 10	+ 13
Minneapolis	1,074	+ 23	+ 105	102	- 12	+ 15
Kansas City	1,794	+ 21	+ 199	167	- 14	+ 25
Dallas	2,066	+ 15	+ 141	184	1/	+ 20
San Francisco	5,711	+ 3	+ 296	467	- 9	+ 17

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Federal Reserve Bank of St. Louis