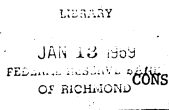




FEDERAL RESERVE

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Credit Consumer
instalment January 9, 1969

CONSUMER INSTALMENT CREDIT AT COMMERCIAL BANKS*

NOVEMBER 1968

Consumer instalment credit outstanding at commercial banks amounted to \$36,560 million on November 30, \$208 million above the revised end of October figure. All types of credit increased during the month with automobile credit accounting for about half of the total expansion.

Loans made during November, which customarily fall below the October volume, were down \$429 million during the month this year. Year-to-year gains were recorded for all major types of credit and in every section of the country.

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

Type of credit	Amounts outstanding			Volume extended		
	Nov. 30, 1968	Change from: Month ago	Year ago	Nov. 1968	Change from: Month ago	Year ago
Automobile paper, total	19,253	+110	+2,053	1,455	-256	+201
Purchased	12,190	+ 47	+1,235	895	-189	+131
Direct	7,063	+ 63	+ 818	560	- 67	+ 70
Other consumer goods	5,855	+ 43	+ 824	489	- 51	+ 77
Home repair and modernization loans	2,723	+ 7	+ 83	125	- 22	+ 9
Personal loans	8,729	+ 48	+1,053	808	-100	+ 59
TOTAL	36,560	+208	+4,013	2,877	-429	+346
Federal Reserve District:						
Boston	1,667	+ 3	+ 176	131	- 30	+ 17
New York	4,666	+ 25	+ 340	346	- 57	+ 18
Philadelphia	2,290	+ 16	+ 303	164	- 37	+ 19
Cleveland	2,800	+ 15	+ 315	199	- 28	+ 29
Richmond	3,190	+ 15	+ 402	263	- 24	+ 42
Atlanta	3,644	+ 38	+ 501	302	- 42	+ 20
Chicago	5,334	+ 27	+ 533	427	- 65	+ 81
St. Louis	1,780	+ 13	+ 188	138	- 13	+ 19
Minneapolis	1,198	+ 9	+ 175	99	- 15	+ 10
Kansas City	2,022	- 2	+ 249	155	- 32	+ 5
Dallas	2,323	+ 17	+ 294	201	- 20	+ 22
San Francisco	5,646	+ 32	+ 537	452	- 66	+ 64

*Revised data not comparable with those previously published. See Federal Reserve Bulletin for December 1968, pp. 991, 997-98, and A-53. Back data may be obtained upon request from Consumer Credit and Finances Section, Board of Governors of the Federal Reserve System, Washington, D. C., 20551.