



FEDERAL RESERVE

statistical release

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September 4, 1969

CONSUMER INSTALMENT CREDIT AT COMMERCIAL BANKS

JULY 1969

Consumer instalment credit outstanding at commercial banks increased \$332 million in July and at the month-end amounted to \$39,248 million. Although all major types of credit were larger than on June 30, automobile and other consumer goods accounted for most of the total expansion.

The volume of instalment credit extended in July was \$217 million below the June total. All sectors except other consumer goods credit were in smaller volume than in either June this year or July 1968.

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

Type of credit	Amounts outstanding			Volume extended		
	July 31, 1969	Change from:		July 1969	Change from:	
		Month ago	Year ago		Month ago	Year ago
Automobile paper, total	20,315	+131	+1,708	1,589	-137	-134
Purchased	12,814	+ 87	+1,070	989	- 99	-107
Direct	7,501	+ 44	+ 638	600	- 38	- 27
Other consumer goods	6,709	+152	+1,150	693	+ 10	+138
Home repair and modernization loans	2,780	+ 17	+ 141	153	- 17	- 9
Personal loans	9,444	+ 32	+1,146	888	- 73	- 15
TOTAL	39,248	+332	+4,145	3,323	-217	- 20
Federal Reserve District:						
Boston	1,755	+ 17	+ 141	161	- 9	1/
New York	4,989	+ 38	+ 449	427	- 32	- 1
Philadelphia	2,430	+ 14	+ 257	185	- 20	- 18
Cleveland	3,016	+ 38	+ 314	252	- 12	+ 2
Richmond	3,466	+ 14	+ 429	295	- 25	- 7
Atlanta	3,848	+ 24	+ 384	330	- 21	+ 15
Chicago	5,736	+ 72	+ 596	495	- 15	- 6
St. Louis	1,883	+ 12	+ 160	148	- 13	- 20
Minneapolis	1,312	+ 18	+ 195	110	- 12	- 6
Kansas City	2,220	+ 24	+ 286	190	- 6	+ 1
Dallas	2,486	+ 23	+ 255	226	+ 11	+ 23
San Francisco	6,107	+ 38	+ 679	504	- 63	- 3

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Federal Reserve Bank of St. Louis