



FEDERAL RESERVE

statistical release

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CONSUMER INSTALMENT CREDIT AT COMMERCIAL BANKS

APRIL 1972

Extensions of consumer instalment credit at commercial banks in April were down \$22 million from March but total volume of new loans made during April remained high, exceeding every previous month except March.

Instalment credit outstanding at the end of April amounted to nearly \$47.2 billion, up \$733 million from the March figure. The increase in outstandings was shared by all types of credit, and in all Federal Reserve Districts.

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

Type of credit	Amounts outstanding			Volume extended		
	Apr. 30, 1972	Change from:		Apr. 1972	Change from:	
		Month ago	Year ago		Month ago	Year ago
Automobile paper, total	22,434	+364	+2,341	1,911	-34	+124
Purchased	13,369	+202	+1,101	1,129	+2	+74
Direct	9,065	+162	+1,240	782	-36	+50
Other consumer goods: Credit cards	3,474	+51	+412	586	-5	+49
Mobile homes	4,703	+101	N.A.	237	+3	N.A.
Other	1,827	+19	N.A.	157	-4	N.A.
Home repair and modernization loans	2,873	+38	+171	168	+20	+32
Personal loans: Check-credit	1,397	+23	+223	169	-21	+8
Other	10,440	+137	+910	987	+19	+63
Total	47,148	+733	+5,054	4,215	-22	+267
Federal Reserve District:						
Boston	1,871	+19	+94	177	+9	+5
New York	6,135	+82	+376	542	+8	+4
Philadelphia	2,876	+39	+296	240	+6	+22
Cleveland	3,663	+55	+287	303	+12	*
Richmond	4,592	+93	+646	417	-11	+40
Atlanta	4,932	+66	+696	433	-22	+42
Chicago	6,404	+91	+578	567	+23	+26
St. Louis	2,551	+56	+386	217	-5	*
Minneapolis	1,530	+26	+155	118	-8	+1
Kansas City	2,587	+44	+321	244	-7	+27
Dallas	2,834	+33	+345	233	-22	+29
San Francisco	7,173	+129	+874	724	-5	+71

N.A. Not available.

* Less than 0.5 million dollars.