



FEDERAL RESERVE

statistical release

G.18

August 3, 1972

CONSUMER INSTALMENT CREDIT AT COMMERCIAL BANKS

JUNE 1972

Extensions of consumer instalment credit at commercial banks increased \$267 million from May to June. Automobile credit accounted for more than half the gain while other consumer goods credit also advanced substantially.

Instalment credit outstanding at the end of June amounted to nearly \$49.2 billion, up by a record \$1,135 million from the May figure. Increases were reported for 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		
	June 30, 1972	Change from:		June 1972	Change from:	
		Month ago	Year ago		Month ago	Year ago
Automobile paper, total	23,515	+604	+2,933	2,284	+139	+414
Purchased	14,028	+381	+1,544	1,374	+112	+264
Direct	9,487	+223	+1,389	910	+27	+150
Other consumer goods: Credit cards	3,589	+72	+467	713	+55	+150
Mobile homes	5,023	+181	+1,174	328	+33	N.A.
Other	1,874	+25	+24	184	+2	N.A.
Home repair and modernization loans	2,985	+60	+220	202	+1	+31
Personal loans: Check-credit	1,460	+34	+253	203	-1	+33
Other	10,721	+159	+1,085	1,054	+38	+145
Total	49,167	+1,135	+6,156	4,968	+267	+761
Federal Reserve District:						
Boston	1,929	+34	+121	205	+12	-53
New York	6,324	+100	+477	603	+11	+42
Philadelphia	3,006	+63	+372	276	+4	+46
Cleveland	3,800	+74	+348	340	+7	+37
Richmond	4,816	+126	+748	486	+15	+78
Atlanta	5,178	+142	+868	537	+35	+157
Chicago	6,650	+134	+722	655	+28	+113
St. Louis	2,650	+66	+419	259	+37	+46
Minneapolis	1,600	+39	+176	149	+7	+20
Kansas City	2,721	+68	+391	305	+19	+49
Dallas	2,939	+55	+385	274	+18	+45
San Francisco	7,554	+234	+1,129	879	+74	+181

N.A. Not available.