FEDERAL RESERVE

statistical release

G.18

December 4, 1972

CONSUMER INSTALMENT CREDIT AT COMMERCIAL BANKS

OCTOBER 1972

Consumer instalment credit outstanding at commercial banks amounted to $58,266 million at the end of October, an increase of $700 million from September 30. All major types of outstanding credit expanded during the month with automobile paper accounting for more than half of the total increase.

Instalment loans made to consumers in October were $372 million above the September volume. Automobile paper accounted for nearly all of the increase over the month earlier figure.

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

Type of credit	Amounts outstanding			Volume extended		
	Oct. 31, 1972	Change from: Month ago	Change from: Year ago	Oct. 1972	Change from: Month ago	Change from: Year ago
Automobile paper, total	26,530	+395	+3,751	2,291	+362	+440
Purchased	15,996	+242	+2,234	1,368	+204	+290
Direct	10,534	+153	+1,517	923	+158	+150
Other consumer goods: Credit cards	4,782	+ 32	+ 742	893	+ 23	+234
Mobile homes	5,590	+119	+1,328	285	- 14	+ 63
Other	5,053	+ 23	+ 662	389	- 12	+ 19
Home repair and modernization loans	3,555	+ 33	+ 307	195	- 1	+ 31
Personal loans: Check-credit	1,721	+ 17	+ 280	216	+ 4	+ 44
Other	11,035	+ 81	+1,149	955	+ 10	+142
Total	58,266	+700	+8,219	5,224	+372	+973
Federal Reserve District:						
Boston	2,294	+ 30	+ 206	220	+ 23	+ 46
New York	6,821	+ 60	+ 589	594	+ 41	+ 91
Philadelphia	3,360	+ 54	+ 447	269	+ 17	+ 47
Cleveland	4,364	+ 40	+ 466	354	+ 19	+ 44
Richmond	5,798	+ 91	+ 960	514	+ 46	+ 99
Atlanta	6,539	+ 77	+1,134	615	+ 42	+114
Chicago	7,717	+ 41	+ 761	665	+ 61	+111
St. Louis	3,112	+ 37	+ 551	263	+ 23	+ 56
Minneapolis	1,796	+ 24	+ 236	141	+ 4	+ 14
Kansas City	3,413	+ 65	+ 605	348	+ 29	+100
Dallas	3,729	+ 16	+ 496	325	+ 10	+ 47
San Francisco	9,323	+165	+1,768	916	+ 57	+204

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Federal Reserve Bank of St. Louis