



FEDERAL RESERVE

statistical release

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CONSUMER INSTALMENT CREDIT AT COMMERCIAL BANKS

APRIL 1973

Instalment credit outstanding at commercial banks at the end of April amounted to nearly \$62.5 billion, up \$1,071 million from the March figure. The increase in outstandings was shared by all types of credit and in all Federal Reserve Districts.

Instalment loans made to consumers in April were \$83 million above the March volume, with automobile credit accounting for nearly half the gain.

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

Type of credit	Amounts outstanding			Volume extended		
	Apr. 30, 1973	Change from:		Apr. 1973	Change from:	
		Month ago	Year ago		Month ago	Year ago
Automobile paper, total	28,763	+596	+4,918	2,643	+ 34	+610
Purchased	17,327	+376	+3,095	1,585	+ 58	+382
Direct	11,436	+220	+1,823	1,058	- 24	+228
Other consumer goods: Credit cards	5,290	+ 47	+ 965	975	+ 20	+249
Mobile homes	6,163	+128	+1,460	307	+ 21	+ 70
Other	5,401	+112	+ 718	532	- 8	+101
Home repair and modernization loans	3,581	+ 43	+ 337	203	+ 17	+ 12
Personal loans: Check-credit	1,837	+ 2	+ 286	255	+ 1	+ 68
Other	11,424	+143	+1,146	1,058	- 2	+ 83
Total	62,459	+1,071	+9,830	5,973	+ 83	+1,193
Federal Reserve District						
Boston	2,420	+ 37	+ 306	249	+ 11	+ 47
New York	7,138	+ 90	+ 810	665	- 15	+ 94
Philadelphia	3,612	+ 75	+ 593	322	+ 6	+ 70
Cleveland	4,603	+ 90	+ 609	419	+ 13	+ 79
Richmond	6,351	+135	+1,164	613	+ 17	+143
Atlanta	7,145	+141	+1,273	700	- 6	+170
Chicago	8,143	+141	+ 978	761	+ 10	+126
St. Louis	3,356	+ 62	+ 563	303	+ 5	+ 53
Minneapolis	1,874	+ 27	+ 263	153	+ 3	+ 24
Kansas City	3,718	+ 72	+ 750	370	+ 19	+ 83
Dallas	4,029	+ 53	+ 614	398	+ 1	+110
San Francisco	10,070	+148	+1,907	1,020	+ 19	+194