



FEDERAL RESERVE

statistical release

G.18

August 6, 1973

CONSUMER INSTALMENT CREDIT AT COMMERCIAL BANKS

JUNE 1973

Consumer instalment credit outstanding at commercial banks amounted to \$64,999 million at the end of June, an increase of \$1,292 million from May 31. Automobile credit accounted for nearly one-half the total increase.

Instalment loans made to consumers in June were \$137 million below the May volume. Most credit types were lower than in May with automobile credit down \$116 million from the May volume level.

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

Type of credit	Amounts outstanding			Volume extended		
	June 30, 1973	Change from:		June 1973	Change from:	
		Month ago	Year ago		Month ago	Year ago
Automobile paper, total	30,004	+ 608	+5,006	2,681	-116	+249
Purchased	18,138	+ 422	+3,200	1,635	- 65	+169
Direct	11,866	+ 186	+1,806	1,046	- 51	+ 80
Other consumer goods: Credit cards	5,502	+ 142	+1,039	1,104	+ 23	+222
Mobile homes	6,473	+ 152	+1,450	329	- 14	+ 1
Other	5,688	+ 150	+ 829	549	- 4	+ 65
Home repair and modernization loans	3,700	+ 65	+ 328	232	+ 8	+ 2
Personal loans: Check-redit	1,909	+ 41	+ 291	265	*	+ 42
Other	11,723	+ 134	+1,173	1,059	- 34	+ 21
Total	64,999	+1,292	+10,116	6,219	-137	+602
Federal Reserve District:						
Boston	2,500	+ 45	+ 329	257	- 2	+ 24
New York	7,402	+ 147	+ 877	726	+ 2	+ 94
Philadelphia	3,805	+ 104	+ 649	343	+ 2	+ 50
Cleveland	4,830	+ 102	+ 685	429	- 37	+ 49
Richmond	6,721	+ 168	+1,277	648	- 54	+ 95
Atlanta	7,406	+ 136	+1,261	698	- 12	+ 51
Chicago	8,486	+ 176	+1,049	828	- 13	+ 96
St. Louis	3,478	+ 71	+ 568	307	+ 10	+ 16
Minneapolis	1,942	+ 40	+ 265	161	+ 7	+ 8
Kansas City	3,880	+ 72	+ 757	374	- 26	+ 14
Dallas	4,174	+ 83	+ 640	404	+ 7	+ 65
San Francisco	10,367	+ 148	+1,759	1,044	- 21	+ 40

* Less than 0.5 million dollars.