



FEDERAL RESERVE

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statistical release

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CONSUMER INSTALMENT CREDIT AT COMMERCIAL BANKS

APRIL 1974

Consumer instalment credit outstanding at commercial banks amounted to \$69,944 million at the end of April, an increase of more than \$700 million from March 31. All major types of outstanding credit increased during the month with personal credit and auto credit accounting for nearly one-half the total gain.

Instalment loans extended to consumers in April were \$786 million above the March volume, with major advancement again reflected in the auto and personal loan sectors.

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

Type of credit	Amounts outstanding			Volume extended		
	Apr. 30, 1974	Change from: Month ago	Year ago	Apr. 1974	Change from: Month ago	Year ago
Automobile paper, total	30,935	+175	+2,172	2,497	+294	-146
Purchased	18,896	+121	+1,569	1,524	+195	- 61
Direct	12,039	+ 54	+ 603	973	+ 99	- 85
Other consumer goods: Credit cards	6,761	+ 94	+1,471	1,301	+145	+326
Mobile homes	7,399	+ 66	+1,236	286	+ 37	- 21
Other	6,208	+126	+ 807	581	+ 95	+ 49
Home improvement loans	4,028	+ 70	+ 447	249	+ 60	+ 46
Personal loans: Check-credit	2,180	+ 11	+ 343	305	+ 29	+ 50
Other	12,433	+170	+1,009	1,179	+126	+121
Total	69,944	+712	+7,485	6,398	+786	+425
Federal Reserve District:						
Boston	2,693	+ 26	+ 273	266	+ 45	+ 17
New York	7,896	+ 69	+ 758	708	+ 76	+ 43
Philadelphia	4,163	+ 45	+ 551	331	+ 45	+ 9
Cleveland	5,325	+ 74	+ 722	458	+ 65	+ 39
Richmond	7,113	+ 44	+ 762	614	+ 97	+ 1
Atlanta	8,064	+ 65	+ 919	730	+105	+ 30
Chicago	9,357	+143	+1,214	885	+128	+124
St. Louis	3,653	+ 46	+ 297	321	+ 36	+ 18
Minneapolis	2,027	+ 18	+ 153	165	+ 10	+ 12
Kansas City	4,041	+ 19	+ 323	380	+ 26	+ 10
Dallas	4,335	+ 39	+ 306	427	+ 39	+ 29
San Francisco	11,277	+124	+1,207	1,113	+114	+ 93