



FEDERAL RESERVE

statistical release

G-18

June 5, 1975

CONSUMER INSTALMENT CREDIT AT COMMERCIAL BANKS

APRIL 1975

Extensions of consumer instalment credit at commercial banks increased \$673 million from March to April. The largest increase--\$206 million--occurred in borrowings against credit cards.

Consumer instalment credit held by commercial banks declined \$49 million in April, to \$70,134 million. Declines in automobile and mobile home credit more than offset moderate gains in other credit types. The debt of consumers to commercial banks, however, was still \$100 billion.

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

Type of credit	Amounts outstanding			Volume extended		
	Apr. 30, 1975	Change from:		April 1975	Change from:	
		Month ago	Year ago		Month ago	Year ago
Automobile paper, total	29,000	-131	-1,935	2,133	176	-364
Purchased	17,613	-141	-1,283	1,197	95	-327
Direct	11,387	10	-652	936	81	-37
Other consumer goods: Credit cards	7,909	19	1,148	1,483	206	182
Mobile homes	7,417	-42	18	167	17	-119
All other	6,312	40	104	488	62	-93
Home improvement loans	4,318	*	290	196	43	-53
Personal loans: Check-credit	2,411	8	231	315	29	10
All other	12,767	57	334	1,058	140	-121
Total	70,134	-49	190	5,840	673	-558
Federal Reserve District:						
Boston	2,764	10	71	242	32	-24
New York	8,128	-36	232	645	70	-63
Philadelphia	4,119	5	-44	296	64	-35
Cleveland	5,374	8	49	419	63	-39
Richmond	6,677	-41	-436	505	80	-109
Atlanta	7,773	-65	-291	586	57	-144
Chicago	9,477	4	120	780	55	-105
St. Louis	3,750	11	97	301	23	-20
Minneapolis	2,197	31	170	173	17	8
Kansas City	4,082	4	41	371	42	-9
Dallas	4,283	1	-52	451	29	24
San Francisco	11,510	19	233	1,071	141	-42

*Less than 0.5 million dollars.