



FEDERAL RESERVE

statistical release

G.18

December 11, 1975

CONSUMER INSTALMENT CREDIT AT COMMERCIAL BANKS OCTOBER 1975

Consumer instalment credit extended by commercial banks rose \$169 million in October from September. An increase of \$234 million in automobile paper was offset in part by a \$75 million decline in non-automotive consumer goods.

Commercial bank holding of instalment credit was \$71.99 billion by the end of October. Automobile credit gained \$209 million of the \$237 million total increase in instalment credit.

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

Type of credit	Amounts outstanding			Volume extended		
	Oct. 31, 1975	Change from:		Oct. 1975	Change from:	
		Month ago	Year ago		Month ago	Year ago
Automobile paper, total	29,622	209	-1,819	2,518	234	503
Purchased	17,734	95	-1,512	1,402	156	183
Direct	11,888	114	-307	1,116	78	320
Other consumer goods: Credit cards	8,394	31	645	1,694	-33	144
Mobile homes	7,286	-38	-423	186	-5	-32
All other	6,464	-59	-66	418	-37	4
Home improvement loans	4,586	25	106	233	4	17
Personal loans: Check-credit	2,452	4	76	310	*	-34
All other	13,184	65	97	1,064	6	92
Total	71,988	237	-1,384	6,423	169	694
Federal Reserve District:						
Boston	2,773	-11	-87	250	5	5
New York	8,307	-3	-90	680	-8	-12
Philadelphia	4,176	22	-170	313	12	42
Cleveland	5,567	5	-81	445	3	44
Richmond	6,772	13	-511	547	-3	57
Atlanta	7,799	29	-525	701	52	88
Chicago	9,882	95	-5	951	82	185
St. Louis	3,896	24	32	336	34	53
Minneapolis	2,354	1	153	179	-16	13
Kansas City	4,259	15	48	404	6	31
Dallas	4,448	34	-13	517	12	160
San Francisco	11,755	13	-135	1,100	-10	28

*Less than 0.5 million dollars.

Publication of the G.18 statistical release on consumer instalment credit at commercial banks, by Federal Reserve District, will no longer be available from the Board of Governors. The data contained in that release will be available on an individual District basis, and may be obtained on request to the Federal Reserve Districts of interest.