
FEDERAL RESERVE statistical release



May 5, 1989

REVISIONS TO CONSUMER INSTALLMENT CREDIT SERIES

Consumer installment credit series in this issue of the G.19 statistical release have been revised, from 1986 through 1988, to reflect more complete data for most lender groups and new seasonal factors. In addition, since the last annual benchmark for the G.19, Report of Condition information for savings institutions has become available, which permitted the subtraction of home equity loans that some institutions had been classifying as consumer debt rather than as mortgage debt; this revision was carried back through January 1986. The total impact for December 1988 of these various benchmark and seasonal changes was to reduce outstanding consumer installment credit by about \$6-1/2 billion.

At commercial banks, student loans not yet in repayment mode were previously classified as noninstallment credit; beginning with reports filed as of January 1989, this distinction by payment status has been eliminated and, in line with reports from other institutions, all student loans at commercial banks are now considered to be installment credit. For January 1989, this shift raised the level of "other" credit at commercial banks by approximately \$6 billion; historical data are not available.

Also beginning with January 1989, the consumer installment credit statistics have been restructured to present outstanding balances in pools of securitized consumer loans as separate lines in the auto, revolving and "other" loan categories as well as a total line in the holder group category. Prior to January, only some publicly offered issues of securitized loans were attributed to the originating institution even though these loans had been removed from the originator's balance sheet; newly revised reporting forms, which include both publicly and privately placed issues, now permit segregation of such balances. This change results in breaks in a number of the series between December 1988 and January 1989; for total consumer installment credit, the magnitude of this break (attributable to more complete coverage) is an increase of about \$8 billion. Historical data for securitizations are not available.

A final change in this issue of the G.19 is in the format of data presented on the back page of the release. The new release will show six months of seasonally adjusted outstanding loan balances, both by type of loan and by holder, in addition to two months of not seasonally adjusted data. This change has been prompted mainly by the volume of requests received for outstandings as opposed to changes. (Net dollar changes can be calculated by subtracting the outstanding balance in one month from that in another.)

Data for 1986, 1987, and 1988 on outstanding balances, both adjusted for seasonal variation and not so adjusted, are attached to this release. For further information, please write to Division of Research and Statistics, Mortgage and Consumer Finance Section, Stop 93, Board of Governors of the Federal Reserve System, Washington, DC 20551.

CONSUMER INSTALLMENT CREDIT, BY HOLDER AND TYPE 1/
Millions of dollars

	Mar. p 1989 S.A.	Feb. 1989 S.A.	Jan. 1989 S.A.	Dec. 1988 S.A.	Nov. 1988 S.A.	Mar. 1988 S.A.	Mar. p 1989 N.S.A.	Mar. 1988 N.S.A.
Total	692,771	687,397	682,022	659,507	654,413	625,172	683,740	616,531
Major holder								
Commercial banks	319,550	318,423	316,797	318,925	316,683	292,519	316,037	289,384
Finance companies 3/	143,070	143,419	141,796	145,180	143,488	144,489	140,207	141,474
Credit unions	88,548	87,813	87,093	86,118	85,740	82,125	87,379	81,059
Savings institutions	63,468	63,109	62,867	62,099	61,922	60,848	62,732	60,184
Retailers	41,300	41,052	40,986	43,498	42,910	41,533	40,762	40,984
Gasoline companies	3,682	3,677	3,655	3,687	3,671	3,658	3,470	3,446
Pools of securitized assets 4/	33,153	29,903	28,827	n.a.	n.a.	n.a.	33,153	n.a.
Major credit type 5/								
Automobile	289,721	288,768	286,382	281,174	279,926	274,065	n.a.	n.a.
Commercial banks	123,683	122,983	122,160	123,259	122,392	113,179	122,632	112,214
Finance companies	87,197	86,870	86,913	97,245	98,884	98,424	89,567	101,066
Credit unions	42,227	41,964	41,707	41,326	41,316	40,886	n.a.	n.a.
Savings institutions	19,456	19,464	19,506	19,385	19,561	18,934	n.a.	n.a.
Pools of sec. assets 4/	14,788	15,568	15,042	n.a.	n.a.	n.a.	14,788	n.a.
Revolving 6/	182,873	178,570	176,716	174,792	173,030	159,355	n.a.	n.a.
Commercial banks	112,942	111,706	111,133	117,572	116,593	104,475	111,553	103,253
Savings institutions	10,987	10,722	10,479	10,151	9,923	9,792	n.a.	n.a.
Retailers	36,489	36,257	36,176	38,692	38,170	36,935	35,967	36,400
Gasoline companies	3,682	3,677	3,655	3,687	3,671	3,658	3,470	3,446
Credit unions	4,949	4,866	4,785	4,691	4,673	4,495	n.a.	n.a.
Pools of sec. assets 4/	13,824	11,342	10,489	n.a.	n.a.	n.a.	13,824	n.a.
Mobile homes	24,326	25,992	26,036	25,744	26,005	26,418	n.a.	n.a.
Commercial banks	8,889	8,974	8,974	8,974	9,224	9,125	8,794	9,027
Finance companies	5,687	7,308	7,376	7,186	7,197	7,631	5,668	7,606
Savings institutions	9,750	9,710	9,687	9,583	9,584	9,661	n.a.	n.a.
Other	195,851	194,068	192,887	177,798	175,452	165,334	n.a.	n.a.
Commercial banks	74,035	74,760	74,532	69,120	68,474	65,739	73,058	64,890
Finance companies	47,816	47,322	46,453	40,790	39,633	35,792	47,342	35,444
Credit unions	41,373	40,983	40,601	40,102	39,752	36,743	n.a.	n.a.
Savings institutions	23,275	23,214	23,196	22,981	22,854	22,461	n.a.	n.a.
Retailers	4,811	4,795	4,809	4,807	4,739	4,599	4,795	4,584
Pools of sec. assets 4/ (incl. mobile home)	4,541	2,993	3,296	n.a.	n.a.	n.a.	4,541	n.a.

1. The Board's series on amounts of credit covers most short- and intermediate-term credit extended to individuals that is scheduled to be repaid (or has the option of repayment) in two or more installments, excluding loans secured by real estate.

2. Interest rates are annual percentage rates as specified by Regulation Z. Commercial bank data are simple unweighted averages of each bank's "most common" rate charged during the first calendar week of the month. Finance company data from the subsidiaries of the three major U.S. automobile manufacturers are volume-weighted averages covering all loans of each type purchased during the month.

3. More detail for finance companies is available in the G.20 Statistical Release, Finance Companies.

4. Outstanding balances of pools upon which securities have been issued; these balances are no longer carried on the balance sheets of the loan originator.

5. Not seasonally adjusted data are unavailable by type of credit for certain holders. In these cases, the seasonally adjusted total for the holder group has been allocated among the components using the latest available benchmark information.

6. Excludes 30-day charge credit held by travel and entertainment companies.

n.a.= Data not available. S.A.= Seasonally adjusted. N.S.A.= Not seasonally adjusted.
r = revised. p = preliminary.

The G.19 Statistical Release is issued around the fifth working day of each month. The exact date and time may be obtained by calling (202) 452-3206.

CONSUMER INSTALLMENT CREDIT - TOTAL OUTSTANDINGS, SEASONALLY ADJUSTED
(MILLIONS OF DOLLARS)

	1986 Jan	1986 Feb	1986 Mar	1986 Apr	1986 May	1986 Jun	1986 Jul	1986 Aug	1986 Sep	1986 Oct	1986 Nov	1986 Dec
TOTAL	524035	530139	533800	539015	544404	547687	552817	556323	563455	569367	571535	572047
BY MAJOR HOLDER												
Commercial banks	245095	247160	248537	251235	252866	253517	255670	257385	258409	260997	263944	263026
Finance companies	113982	116252	117659	119148	121643	124131	126244	127075	132594	135114	134038	133932
Credit unions	72265	72650	72929	73347	73521	73767	74020	74336	74733	75080	75450	76234
Retailers 1/	39242	39275	39479	39412	39571	39571	39598	39638	39601	39542	39316	39407
Savings institutions	49229	50707	51223	52095	53264	53225	53865	54525	54802	55346	55534	56162
Gasoline companies	4222	4096	3972	3778	3538	3476	3419	3363	3315	3289	3251	3286
Pools of securitized assets	0	0	0	0	0	0	0	0	0	0	0	0
BY MAJOR CREDIT TYPE												
AUTOMOBILE	213388	216274	217829	220695	224348	227669	231027	233245	240492	244933	245021	247313
Commercial banks	93603	94036	94002	94495	95009	95434	96163	97056	98099	99564	100469	101282
Credit unions	36217	36429	36589	36819	36927	37070	37218	37397	37617	37812	38019	38435
Finance companies	72230	74046	75271	76860	79251	81656	83840	84679	90453	92973	91781	92556
Savings institutions	11338	11763	11967	12521	13160	13509	13807	14113	14323	14584	14753	15040
Pools of securitized assets	0	0	0	0	0	0	0	0	0	0	0	0
REVOLVING	124117	125828	127405	129208	130393	131164	132364	133410	133362	134859	135821	137013
Commercial banks	77576	78932	80101	81670	82397	82840	83726	84426	84154	85564	86297	86931
Retailers	34272	34281	34463	34386	34533	34537	34567	34620	34593	34547	34369	34523
Gasoline companies	4222	4096	3972	3778	3538	3476	3419	3363	3315	3289	3251	3286
Savings institutions	6341	6642	6821	7151	7531	7745	7911	8082	8197	8343	8435	8596
Credit unions	1706	1877	2048	2223	2393	2566	2741	2919	3102	3116	3469	3676
Pools of securitized assets	0	0	0	0	0	0	0	0	0	0	0	0
MOBILE HOMES	26692	26894	27002	27084	27194	27181	27283	27402	27386	27343	27286	27355
Commercial banks	9471	9415	9337	9253	9215	9183	9125	9058	9018	9049	9030	9028
Finance companies	9274	9265	9340	9309	9210	9181	9135	9111	8987	8852	8815	8814
Savings institutions	7946	8213	8326	8522	8769	8818	9023	9234	9382	9442	9440	9513
OTHER	159839	161143	161564	162028	162470	161673	162143	162265	162215	162233	163406	160367
Commercial banks	64445	64777	65097	65818	66244	66060	66655	66845	67138	66820	68148	65785
Finance companies	32478	32940	33049	32979	33182	33295	33270	33286	33155	33289	33443	32563
Credit unions	34343	34343	34292	34305	34202	34131	34062	34020	34015	34152	33962	34123
Retailers	4970	4994	5017	5026	5038	5033	5030	5018	5008	4995	4947	4883
Savings institutions	23604	24089	24109	23900	23804	23154	23125	23097	22901	22978	22906	23012
Pools of securitized assets	0	0	0	0	0	0	0	0	0	0	0	0

1/ Includes auto dealers and excludes 30-day charge credit held by travel and entertainment companies.

CONSUMER INSTALLMENT CREDIT - TOTAL OUTSTANDINGS, NOT SEASONALLY ADJUSTED
(MILLIONS OF DOLLARS)

	1986 Jan	1986 Feb	1986 Mar	1986 Apr	1986 May	1986 Jun	1986 Jul	1986 Aug	1986 Sep	1986 Oct	1986 Nov	1986 Dec
TOTAL	525960	525718	527309	533927	540219	545431	552100	558926	567819	572844	575239	581459
BY MAJOR HOLDER												
Commercial banks	246029	245816	246189	249717	251195	252679	255551	258169	260196	261444	264327	266807
Finance companies	113439	114443	115537	117174	120081	123389	126519	128631	135304	138085	136302	134660
Credit unions	72168	71906	72078	72536	72826	73372	73889	74809	75544	76010	76349	77075
Retailers 1/	40967	39288	38935	38724	39056	38933	38656	38870	38661	38741	39456	43313
Savings institutions	48993	50295	50834	52203	53657	53613	53927	54854	54653	55212	55597	56333
Gasoline companies	4364	3970	3736	3573	3404	3445	3558	3593	3461	3352	3208	3271
Pools of securitized assets	0	0	0	0	0	0	0	0	0	0	0	0
BY MAJOR CREDIT TYPE												
AUTOMOBILE												
Commercial banks	93222	93293	93177	93831	94427	95297	96570	97706	99132	100244	100841	101548
Finance companies	71392	72300	73451	75224	78130	81206	84301	86224	93077	95782	93755	92458
Pools of securitized assets	0	0	0	0	0	0	0	0	0	0	0	0
REVOLVING												
Commercial banks	79308	79103	79397	81018	81369	82056	82701	83604	84012	85069	86415	90686
Retailers	35911	34273	33932	33731	34052	33929	33662	33874	33681	33799	34534	38265
Gasoline companies	4364	3970	3736	3573	3404	3445	3558	3593	3461	3352	3208	3271
Pools of securitized assets	0	0	0	0	0	0	0	0	0	0	0	0
MOBILE HOMES												
Commercial banks	9448	9364	9236	9175	9145	9156	9148	9124	9134	9127	9076	9037
Finance companies	9238	9227	9314	9282	9147	9146	9155	9144	9032	8934	8865	8828
OTHER												
Commercial banks	64051	64056	64379	65693	66254	66170	67132	67735	67918	67004	67995	65536
Finance companies	32809	32916	32772	32668	32804	33037	33063	33263	33195	33369	33682	33374
Retailers	5056	5015	5003	4993	5004	5004	4994	4996	4980	4942	4922	5048
Pools of securitized assets	0	0	0	0	0	0	0	0	0	0	0	0

1/ Includes auto dealers and excludes 30-day charge credit held by travel and entertainment companies.

CONSUMER INSTALLMENT CREDIT - TOTAL OUTSTANDINGS, NOT SEASONALLY ADJUSTED
(MILLIONS OF DOLLARS)

	1987 Jan	1987 Feb	1987 Mar	1987 Apr	1987 May	1987 Jun	1987 Jul	1987 Aug	1987 Sep	1987 Oct	1987 Nov	1987 Dec
TOTAL	572289	567213	566711	572499	575308	582886	589954	596902	603966	605013	606772	618191
BY MAJOR HOLDER												
Commercial banks	263756	262553	262556	265926	267395	270935	274466	276967	281072	280165	280540	287154
Finance companies	132371	131141	131108	132295	132644	134740	136863	139049	141558	142339	141523	141120
Credit unions	75290	74731	74653	74988	75232	76352	77540	78809	79757	80219	80556	81007
Retailers 1/	41215	39539	38978	38978	39240	39141	38940	39268	39198	39591	40735	45080
Savings institutions	56268	56044	56231	57027	57398	58195	58412	58928	58538	58936	59831	60226
Gasoline companies	3389	3205	3185	3285	3399	3523	3733	3881	3843	3763	3587	3604
Pools of securitized assets	0	0	0	0	0	0	0	0	0	0	0	0
BY MAJOR CREDIT TYPE												
AUTOMOBILE												
Commercial banks	101758	101890	102048	102965	103780	105092	106452	107523	109174	108505	108780	109506
Finance companies	91360	90398	90859	91861	92430	94023	95697	97592	99871	100268	99071	98182
Pools of securitized assets	0	0	0	0	0	0	0	0	0	0	0	0
REVOLVING												
Commercial banks	87800	86836	85998	87717	88374	90555	92421	93695	96173	96705	96827	103350
Retailers	36266	34693	34203	34248	34533	34459	34286	34621	34590	35023	36169	40338
Gasoline companies	3389	3205	3185	3285	3399	3523	3733	3881	3843	3763	3587	3604
Pools of securitized assets	0	0	0	0	0	0	0	0	0	0	0	0
MOBILE HOMES												
Commercial banks	9080	9122	9187	9205	9202	9254	9319	9353	9437	9372	9315	9218
Finance companies	8779	8725	8467	8494	8418	8435	8474	8310	8278	8285	8246	7770
OTHER												
Commercial banks	65118	64705	65323	66039	66039	66034	66274	66396	66288	65583	65618	65080
Finance companies	32232	32018	31782	31940	31796	32282	32692	33147	33409	33786	34206	35168
Retailers	4949	4846	4775	4730	4707	4682	4654	4647	4608	4568	4566	4742
Pools of securitized assets	0	0	0	0	0	0	0	0	0	0	0	0

1/ Includes auto dealers and excludes 30-day charge credit held by travel and entertainment companies.

CONSUMER INSTALLMENT CREDIT - TOTAL OUTSTANDINGS, SEASONALLY ADJUSTED
(MILLIONS OF DOLLARS)

	1988 Jan	1988 Feb	1988 Mar	1988 Apr	1988 May	1988 Jun	1988 Jul	1988 Aug	1988 Sep	1988 Oct	1988 Nov	1988 Dec
TOTAL	614904	620385	625172	628585	632431	637836	639207	644666	646556	649132	654413	659507
BY MAJOR HOLDER												
Commercial banks	286709	289535	292519	294775	297521	301104	302283	307355	310132	312588	316683	318925
Finance companies	141880	143275	144489	145141	145310	145517	144774	143992	143019	143012	143488	145180
Credit unions	80960	81491	82125	82529	83086	83648	83886	84647	84900	85338	85740	86118
Retailers 1/	41121	41330	41533	41617	41515	40851	42023	42121	42349	42614	42910	43498
Savings institutions	60608	61111	60848	60779	61270	62004	62537	62843	62502	61926	61922	62099
Gasoline companies	3626	3642	3658	3744	3730	3712	3705	3709	3655	3654	3671	3687
Pools of securitized assets	0	0	0	0	0	0	0	0	0	0	0	0
BY MAJOR CREDIT TYPE												
AUTOMOBILE	268366	271265	274065	275116	276458	278058	277659	279585	279243	278902	279926	281174
Commercial banks	109980	111364	113179	114116	115426	116599	116852	119383	120525	120939	122392	123259
Credit unions	40630	40734	40886	40923	41033	41144	41093	41296	41250	41293	41316	41326
Finance companies	99164	100286	101066	101098	100671	100623	99731	98705	97257	96877	96657	97204
Savings institutions	18592	18881	18934	19043	19329	19693	19983	20201	20211	19793	19561	19385
Pools of securitized assets	0	0	0	0	0	0	0	0	0	0	0	0
REVOLVING	156621	157999	159355	160631	162105	164408	165343	167125	168273	170131	173030	174792
Commercial banks	101774	103072	104475	105585	107084	108934	109768	111516	112691	114180	116593	117572
Retailers	36534	36738	36935	37013	36901	37232	37386	37471	37682	37919	38170	38692
Gasoline companies	3626	3642	3658	3744	3730	3712	3705	3709	3655	3654	3671	3687
Savings institutions	10250	10085	9792	9774	9847	9958	9902	9809	9614	9724	9923	10151
Credit unions	4436	4463	4495	4515	4543	4571	4582	4621	4632	4653	4673	4691
Pools of securitized assets	0	0	0	0	0	0	0	0	0	0	0	0
MOBILE HOMES	26531	26555	26418	26280	26249	26174	26213	26277	26185	26033	26005	25744
Commercial banks	9197	9175	9125	9126	9112	9078	9097	9140	9119	9225	9224	8974
Finance companies	7777	7710	7631	7582	7567	7492	7412	7369	7334	7194	7197	7186
Savings institutions	9557	9670	9661	9572	9570	9605	9704	9768	9732	9614	9584	9583
OTHER	163386	164566	165334	166385	167619	169196	169993	171679	172855	174066	175452	177798
Commercial banks	65758	65925	65739	65838	65899	66493	66566	67316	67798	68244	68474	69120
Finance companies	34939	35279	35792	36462	37072	37402	37631	37918	38428	38941	39633	40790
Credit unions	35894	36295	36743	37092	37510	37934	38211	38730	39018	39392	39752	40102
Retailers	4587	4593	4599	4604	4614	4619	4637	4650	4667	4694	4739	4807
Savings institutions	22209	22475	22461	22390	22525	22748	22948	23065	22945	22794	22854	22981
Pools of securitized assets	0	0	0	0	0	0	0	0	0	0	0	0

1/ Includes auto dealers and excludes 30-day charge credit held by travel and entertainment companies.

CONSUMER INSTALLMENT CREDIT - TOTAL OUTSTANDINGS, SEASONALLY ADJUSTED
(MILLIONS OF DOLLARS)

	1987 Jan	1987 Feb	1987 Mar	1987 Apr	1987 May	1987 Jun	1987 Jul	1987 Aug	1987 Sep	1987 Oct	1987 Nov	1987 Dec
TOTAL	570415	572049	574335	578352	580084	585644	590893	593933	599070	601217	602439	607721
BY MAJOR HOLDER												
Commercial banks	262699	263905	265261	267508	269181	271891	274662	276180	279164	279792	279891	282910
Finance companies	133157	133330	133814	134784	134596	135716	136677	137301	138449	138984	139036	140281
Credit unions	75382	75520	75595	75890	76020	76816	77691	78247	78857	79192	79564	80087
Retailers 1/	39472	39520	39508	39666	39731	39792	39903	40044	40183	40431	40602	40975
Savings institutions	56433	56469	56773	57041	57031	57863	58364	58530	58733	59126	59701	59851
Gasoline companies	3271	3303	3384	3465	3524	3566	3596	3630	3684	3692	3644	3618
Pools of securitized assets	0	0	0	0	0	0	0	0	0	0	0	0
BY MAJOR CREDIT TYPE												
AUTOMOBILE												
Commercial banks	247885	248893	250385	252377	253363	255869	258046	259913	262652	262929	263540	265976
Credit unions	102147	102668	102927	103672	104401	105250	106023	106832	108038	107836	108350	109201
Finance companies	38027	38269	38479	38801	39041	39624	39920	40050	40205	40217	40247	40351
Savings institutions	92420	92476	93237	94010	93955	94717	95343	95882	96858	97094	96875	98195
Pools of securitized assets	15291	15480	15743	15893	15967	16277	16759	17149	17551	17782	18068	18228
	0	0	0	0	0	0	0	0	0	0	0	0
REVOLVING												
Commercial banks	136274	137330	137988	140074	141587	144099	146399	147649	149624	151056	150736	153884
Retailers	85919	86628	86912	88407	89499	91427	93510	94585	96347	97271	96530	99119
Gasoline companies	34609	34694	34718	34903	34992	35080	35215	35378	35549	35815	36013	36389
Savings institutions	3271	3303	3384	3465	3524	3566	3596	3630	3684	3692	3644	3618
Credit unions	8766	8901	9079	9301	9479	9800	9807	9757	9712	9932	10185	10367
Pools of securitized assets	3709	3803	3895	3998	4093	4225	4271	4300	4331	4347	4365	4391
	0	0	0	0	0	0	0	0	0	0	0	0
MOBILE HOMES												
Commercial banks	27510	27543	27451	27486	27404	27504	27640	27541	27627	27333	27129	26387
Finance companies	9106	9167	9288	9278	9271	9283	9298	9284	9318	9286	9269	9220
Savings institutions	8827	8776	8495	8525	8483	8462	8445	8278	8241	8194	8194	7762
	9577	9600	9669	9683	9650	9759	9897	9979	10067	9854	9666	9406
OTHER												
Commercial banks	158745	158283	158510	158416	157730	158173	158809	158829	159168	159898	161033	161475
Finance companies	65526	65442	66134	66151	66011	65932	65831	65478	65461	65399	65743	65370
Credit unions	31910	32078	32083	32248	32158	32537	32890	33141	33350	33696	33967	34324
Retailers	33646	33448	33222	33090	32886	32966	33499	33898	34322	34628	34952	35344
Savings institutions	4864	4826	4790	4763	4739	4711	4688	4666	4634	4617	4589	4586
Pools of securitized assets	22799	22489	22283	22163	21935	22027	21901	21646	21402	21559	21782	21850
	0	0	0	0	0	0	0	0	0	0	0	0

1/ Includes auto dealers and excludes 30-day charge credit held by travel and entertainment companies.

CONSUMER INSTALLMENT CREDIT - TOTAL OUTSTANDINGS, NOT SEASONALLY ADJUSTED
(MILLIONS OF DOLLARS)

	1988 Jan	1988 Feb	1988 Mar	1988 Apr	1988 May	1988 Jun	1988 Jul	1988 Aug	1988 Sep	1988 Oct	1988 Nov	1988 Dec
TOTAL	617193	615285	616531	622090	626876	634511	637992	647753	651759	653059	659193	671362
BY MAJOR HOLDER												
Commercial banks	288084	288166	289384	293039	295400	299889	301993	308114	312195	312945	317589	323931
Finance companies	141039	140935	141474	142378	143063	144386	144856	145769	146258	146490	146039	146212
Credit unions	80859	80622	81059	81521	82171	83116	83719	85295	85908	86463	86823	87110
Retailers 1/	42953	41348	40984	40897	41013	41160	41002	41304	41296	41723	43042	47863
Savings institutions	60499	60678	60184	60701	61625	62300	62582	63303	62291	61712	62091	62572
Gasoline companies	3759	3536	3446	3554	3604	3660	3840	3968	3811	3726	3609	3674
Pools of securitized assets	0	0	0	0	0	0	0	0	0	0	0	0
BY MAJOR CREDIT TYPE												
AUTOMOBILE												
Commercial banks	109583	110544	112214	113450	114751	116403	117293	120138	121811	121674	122897	123621
Finance companies	98006	98093	98424	98711	98906	99802	100010	100439	100392	100148	98884	97245
Pools of securitized assets	0	0	0	0	0	0	0	0	0	0	0	0
REVOLVING												
Commercial banks	103981	103323	103253	104792	105675	107857	108571	110499	112460	113522	117057	122559
Retailers	38285	36737	36400	36326	36431	36571	36398	36672	36655	37077	38326	42893
Gasoline companies	3759	3536	3446	3554	3604	3660	3840	3968	3811	3726	3609	3674
Pools of securitized assets	0	0	0	0	0	0	0	0	0	0	0	0
MOBILE HOMES												
Commercial banks	9168	9133	9027	9057	9046	9050	9117	9206	9232	9315	9270	8966
Finance companies	7730	7659	7606	7553	7507	7470	7442	7397	7363	7280	7242	7191
OTHER												
Commercial banks	65352	65166	64890	65740	65928	66579	67012	68271	68692	68434	68365	68785
Finance companies	35303	35183	35444	36114	36650	37114	37404	37933	38503	39062	39913	41776
Retailers	4668	4611	4584	4571	4582	4589	4604	4632	4641	4646	4716	4970
Pools of securitized assets	0	0	0	0	0	0	0	0	0	0	0	0

1/ Includes auto dealers and excludes 30-day charge credit held by travel and entertainment companies.