
FEDERAL RESERVE statistical release



May 10, 1990

G.19

REVISIONS TO CONSUMER INSTALLMENT CREDIT

Consumer installment credit data published with this release have been revised to incorporate new information and updated seasonal adjustment factors. Revised data for the years 1987 through 1989 are attached to this release; revised data from 1980 through 1986 are available upon request.

Beginning with this release, seasonally adjusted data are presented only for total installment credit and its four major categories. Seasonally adjusted data for types of credit by holder are no longer available. Owing to increased securitization activity and other structural changes in consumer lending markets, large irregular movements in the holder series have made it difficult to identify seasonal adjustment factors at the holder level.

FEDERAL RESERVE statistical release



For immediate release
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CONSUMER INSTALLMENT CREDIT

Data have been revised beginning with January 1980, data for 1987-1989 are attached.

Consumer installment credit outstanding rose \$2.6 billion in March, following no change in February. The pickup in March occurred in the automobile and revolving credit components. Mobile home credit was little changed and "other" credit declined in the month.

	Net change in amount outstanding (millions of dollars)			Annual rate of growth (percent)		
	1990			1990		
	Mar p	Feb r	Jan p	Mar p	Feb r	Jan r
CHANGE IN CREDIT, BY TYPE 1/ (seasonally adjusted)						
Total	2,620	62	2,199	4.4	0.1	3.7
Automobile	1,818	-1,270	421	7.5	-5.2	1.7
Revolving	2,022	786	2,160	12.1	4.7	13.1
Mobile home	17	32	408	0.9	1.7	21.9
Other	-1,237	514	-789	-7.2	3.0	-4.6

	1990			1989	
	Mar	Feb	Jan	Dec	Mar
TERMS OF CREDIT 2/ (not seasonally adjusted)					
Interest rates					
Commercial banks					
48-mo. new car loan	n.a.	11.80	n.a.	n.a.	n.a.
24-mo. personal loan	n.a.	15.27	n.a.	n.a.	n.a.
120-mo. mobile home loan	n.a.	13.91	n.a.	n.a.	n.a.
Credit card plan	n.a.	18.12	n.a.	n.a.	n.a.
Auto finance companies					
New car loan	12.31	12.67	12.64	13.27	13.07
Used car loan	15.97	15.91	15.77	16.10	16.12
Other terms at auto finance companies					
Maturity (months)					
New car loan	54.3	54.7	54.7	55.1	55.4
Used car loan	46.4	46.4	45.5	45.5	47.1
Loan-to-value ratio (percent)					
New car loan	88	88	89	89	92
Used car loan	95	96	95	96	97
Amount financed (dollars)					
New car loan	12,216	12,053	12,381	12,301	11,867
Used car loan	8,132	8,065	8,040	8,096	7,958

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

	Mar p 1990	Feb r 1990	Jan r 1990	Dec r 1989	Nov r 1989	Mar r 1989	Feb r 1989
-----seasonally adjusted-----							
Total	721,506	718,886	718,824	716,624	713,903	688,105	682,510
Automobile	291,738	289,921	291,191	290,770	290,972	289,891	287,927
Revolving	202,078	200,056	199,270	197,110	194,679	179,239	175,608
Mobile home	22,801	22,784	22,751	22,343	22,197	23,403	24,954
Other	204,889	206,126	205,611	206,401	206,055	195,572	194,022
-----not seasonally adjusted-----							
Total	705,992	718,079	722,024	727,561	715,145	680,725	681,521
Major holder							
Commercial banks	334,597	339,418	342,266	343,865	337,285	316,413	317,887
Finance companies	137,857	139,115	140,740	140,832	142,802	139,100	140,196
Credit unions	90,043	90,127	90,452	90,875	90,965	88,129	87,861
Savings institutions	46,495	55,788	56,423	57,228	58,236	61,348	62,505
Retailers	37,677	37,904	39,959	42,638	37,906	38,323	39,244
Gasoline companies	3,792	3,803	4,013	3,935	3,853	3,470	3,571
Pools of securitized assets 3/	55,531	51,924	48,171	48,188	44,098	33,942	30,257
Major credit type 4/							
Automobile	287,333	288,326	289,269	290,421	292,543	285,398	286,199
Commercial banks	126,633	127,149	127,075	126,613	128,111	121,413	121,554
Finance companies	79,523	80,227	81,918	82,721	85,725	86,028	85,697
Pools of securitized assets 3/	19,595	18,931	17,827	18,191	15,376	14,763	15,645
Revolving	199,754	200,276	203,415	208,188	194,640	177,124	175,924
Commercial banks	121,756	124,821	128,384	130,956	122,728	112,088	112,734
Retailers	33,169	33,378	35,359	37,967	33,432	33,899	34,796
Gasoline companies	3,792	3,803	4,013	3,935	3,853	3,470	3,571
Pools of securitized assets 3/	29,150	26,204	23,450	22,977	22,186	14,324	11,316
Mobile homes	22,518	22,877	22,865	22,283	22,319	23,120	25,046
Commercial banks	9,145	9,162	9,109	9,155	9,144	8,865	9,031
Finance companies	5,178	5,410	5,411	4,716	4,682	5,668	7,258
Other	204,582	206,600	206,475	206,669	205,643	195,083	194,352
Commercial banks	77,063	78,286	77,698	77,141	77,302	74,047	74,568
Finance companies	53,156	53,478	53,411	53,395	52,395	47,404	47,241
Retailers	4,508	4,526	4,600	4,671	4,474	4,424	4,448
Pools of securitized assets (incl. mobile homes) 3/	6,786	6,789	6,894	7,020	6,536	4,855	3,296

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; loans secured by real estate are excluded.
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. Outstanding balances of pools upon which securities have been issued; these balances are no longer carried on the balance sheets of the loan originator.
4. Type-of-credit totals include estimates for certain holders for which only consumer credit totals are available.

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.

ANNUALIZED GROWTH RATE IN CONSUMER INSTALLMENT CREDIT, SEASONALLY ADJUSTED

	1988 Dec	1989 Jan	1989 Feb	1989 Mar	1989 Apr	1989 May	1989 Jun	1989 Jul	1989 Aug	1989 Sep	1989 Oct	1989 Nov	1989 Dec
TOTAL	8.3	32.3	-0.2	9.8	5.8	7.3	2.8	4.7	6.0	3.7	7.5	6.4	4.6
BY MAJOR CREDIT TYPE													
AUTOMOBILE	5.5	17.6	-3.3	8.2	0.5	3.9	-1.5	-2.9	0.3	-4.6	5.7	3.1	-0.8
REVOLVING	4.4	4.7	5.9	24.8	12.4	11.6	9.1	13.3	18.7	7.6	8.5	18.4	15.0
MOBILE HOME	-5.8	-4.1	-7.7	-74.6	0.2	5.0	-10.0	-3.6	-26.1	-3.9	-2.1	-22.5	7.9
OTHER	18.6	87.2	-0.1	9.6	8.2	8.6	4.9	8.8	6.2	13.0	10.3	2.8	2.0
MEMO:													
TOTAL NONINSTALLMENT CREDIT	-10.3	-95.7	-0.5	8.5	1.9	-20.1	17.0	7.9	-12.0	17.1	-29.2	3.3	4.4
TOTAL INSTALL. & NONINSTALL.	6.6	20.6	-0.2	9.7	5.5	5.0	4.0	5.0	4.6	4.8	4.5	6.1	4.6

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

TOTAL	664701	682611	682510	688105	691432	695627	697262	700000	703518	705703	710133	713903	716624
BY MAJOR CREDIT TYPE													
AUTOMOBILE	284556	288717	287927	289891	290013	290954	290583	289882	289961	288839	290210	290972	290770
REVOLVING	174057	174745	175608	179239	181098	182847	184239	186284	189185	190378	191734	194679	197110
MOBILE HOMES	25201	25115	24954	23403	23407	23505	23309	23240	22734	22661	22621	22197	22343
OTHER	180887	194033	194022	195572	196914	198320	199130	200594	201638	203825	205568	206055	206401
MEMO:													
TOTAL NONINSTALLMENT CREDIT	66820	61490	61463	61897	61993	60956	61821	62227	61604	62482	60961	61127	61351
TOTAL INSTALL. & NONINSTALL.	731521	744101	743973	750002	753426	756582	759083	762227	765122	768185	771094	775029	777975

NET CHANGE IN OUSTANDINGS, SEASONALLY ADJUSTED

TOTAL	4567	17910	-100	5595	3327	4195	1635	2739	3518	2185	4430	3769	2722
BY MAJOR CREDIT TYPE													
AUTOMOBILE	1294	4162	-791	1965	122	941	-371	-701	79	-1122	1371	761	-202
REVOLVING	635	688	863	3631	1859	1749	1392	2045	2900	1194	1356	2944	2431
MOBILE HOME	-123	-86	-161	-1550	3	98	-196	-69	-506	-73	-40	-424	146
OTHER	2760	13147	-11	1550	1342	1406	810	1463	1044	2187	1743	487	346
MEMO:													
TOTAL NONINSTALLMENT CREDIT	-578	-5330	-28	434	97	-1038	865	405	-623	877	-1521	166	224
TOTAL INSTALL. & NONINSTALL.	3989	12580	-128	6029	3424	3157	2500	3144	2895	3063	2909	3935	2946

ANNUALIZED GROWTH RATE IN CONSUMER INSTALLMENT CREDIT, SEASONALLY ADJUSTED

	1987 Dec	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	8.2	12.5	1.5	15.2	6.6	7.3	9.6	6.2	11.2	6.0	5.8	12.2	8.3
BY MAJOR CREDIT TYPE													
AUTOMOBILE	10.8	8.4	4.6	22.1	3.4	5.2	7.3	4.3	9.6	1.1	2.4	8.1	5.5
REVOLVING	16.9	29.4	1.2	14.1	11.0	9.9	14.2	9.2	11.9	12.6	13.0	24.5	4.4
MOBILE HOME	-31.8	-4.8	-5.7	7.3	-5.2	-0.8	-5.3	-5.1	6.9	-10.4	-7.7	3.1	-5.8
OTHER	2.4	6.4	-2.2	6.3	9.6	9.7	11.5	8.1	13.9	9.9	6.4	8.3	18.6
MEMO:													
TOTAL NONINSTALLMENT CREDIT	-27.1	-4.1	13.2	-3.4	14.3	8.3	-21.6	0.8	-19.9	-17.2	-10.6	-28.4	-10.3
TOTAL INSTALL. & NONINSTALL.	4.4	10.8	2.7	13.2	7.4	7.4	6.4	5.7	8.1	3.7	4.2	8.3	6.6

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

TOTAL	610468	616842	617598	625407	628857	632706	637791	641094	647096	650316	653474	660134	664701
BY MAJOR CREDIT TYPE													
AUTOMOBILE	265851	267702	268733	273676	274454	275636	277306	278309	280539	280787	281351	283261	284556
REVOLVING	153078	156823	156981	158822	160275	161600	163509	164762	166389	168140	169959	173422	174057
MOBILE HOMES	25920	25816	25694	25850	25737	25721	25606	25497	25643	25421	25259	25324	25201
OTHER	165620	166501	166190	167060	168391	169750	171370	172526	174525	175967	176906	178126	180887
MEMO:													
TOTAL NONINSTALLMENT CREDIT	71424	71181	71963	71757	72614	73117	71798	71847	70656	69644	69031	67398	66820
TOTAL INSTALL. & NONINSTALL.	681893	688022	689561	697164	701471	705823	709590	712941	717752	719960	722505	727532	731521

NET CHANGE IN OUSTANDINGS, SEASONALLY ADJUSTED

TOTAL	4129	6373	757	7809	3450	3849	5085	3303	6002	3220	3158	6660	4567
BY MAJOR CREDIT TYPE													
AUTOMOBILE	2376	1851	1031	4943	778	1182	1670	1003	2230	248	564	1911	1294
REVOLVING	2126	3745	158	1841	1453	1325	1909	1253	1627	1752	1818	3463	635
MOBILE HOME	-706	-104	-122	155	-113	-16	-115	-109	146	-222	-163	65	-123
OTHER	333	881	-310	869	1331	1359	1621	1156	1999	1443	939	1220	2760
MEMO:													
TOTAL NONINSTALLMENT CREDIT	-1653	-243	782	-206	857	503	-1318	49	-1191	-1012	-612	-1633	-578
TOTAL INSTALL. & NONINSTALL.	2476	6130	1539	7603	4307	4352	3766	3352	4811	2208	2546	5026	3989

ANNUALIZED GROWTH RATE IN CONSUMER INSTALLMENT CREDIT, SEASONALLY ADJUSTED

	1986 Dec	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	-1.2	-3.5	-5.2	11.7	9.1	3.1	11.1	13.3	6.0	10.9	6.5	5.0	8.2
BY MAJOR CREDIT TYPE													
AUTOMOBILE	9.5	0.7	-4.5	15.8	7.6	2.9	11.0	13.0	6.4	10.4	6.5	6.1	10.8
REVOLVING	4.7	-0.3	2.1	9.6	20.4	12.2	18.9	22.1	10.7	19.1	11.1	1.4	16.9
MOBILE HOME	3.7	-0.6	-6.7	7.9	2.3	-4.7	4.2	0.2	-1.6	-0.3	-14.4	-7.1	-31.8
OTHER	-22.6	-13.2	-12.0	7.7	3.1	-2.9	5.6	8.2	2.6	6.3	5.9	8.4	2.4
MEMO:													
TOTAL NONINSTALLMENT CREDIT	45.3	13.3	-2.6	-31.0	-15.9	-11.7	-27.5	-20.9	12.5	-12.1	17.7	31.5	-27.1
TOTAL INSTALL. & NONINSTALL.	4.1	-1.6	-4.9	6.6	6.3	1.5	6.8	9.6	6.7	8.5	7.7	7.8	4.4

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

TOTAL	573017	571325	568867	574396	578773	580286	585658	592156	595135	600562	603839	606339	610468
BY MAJOR CREDIT TYPE													
AUTOMOBILE	247428	247573	246635	249874	251462	252061	254376	257126	258493	260735	262144	263475	265851
REVOLVING	135851	135822	136059	137150	139477	140890	143107	145747	147048	149385	150770	150952	153078
MOBILE HOMES	27096	27082	26931	27109	27161	27055	27151	27154	27118	27110	26785	26626	25920
OTHER	162642	160849	159241	160263	160673	160280	161024	162128	162476	163332	164140	165286	165620
MEMO:													
TOTAL NONINSTALLMENT CREDIT	76095	76936	76770	74788	73799	73076	71404	70161	70890	70172	71206	73077	71424
TOTAL INSTALL. & NONINSTALL.	649112	648261	645637	649184	652572	653362	657062	662316	666025	670735	675045	679416	681893

NET CHANGE IN OUSTANDINGS, SEASONALLY ADJUSTED

TOTAL	-568	-1692	-2457	5528	4377	1513	5372	6498	2979	5428	3277	2500	4129
BY MAJOR CREDIT TYPE													
AUTOMOBILE	1940	144	-937	3239	1588	599	2314	2751	1366	2242	1409	1331	2376
REVOLVING	525	-29	238	1090	2327	1413	2217	2639	1301	2337	1385	182	2126
MOBILE HOME	83	-14	-150	178	52	-106	96	4	-37	-7	-325	-160	-706
OTHER	-3116	-1793	-1608	1021	410	-393	744	1104	348	856	808	1146	333
MEMO:													
TOTAL NONINSTALLMENT CREDIT	2765	841	-167	-1982	-989	-723	-1672	-1243	729	-718	1034	1871	-1653
TOTAL INSTALL. & NONINSTALL.	2198	-851	-2624	3546	3388	790	3700	5254	3708	4710	4311	4371	2476

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

	1988 Dec	1989 Jan	1989 Feb	1989 Mar	1989 Apr	1989 May	1989 Jun	1989 Jul	1989 Aug	1989 Sep	1989 Oct	1989 Nov	1989 Dec
TOTAL	674719	685029	681521	680725	686250	691223	695602	698232	705908	708370	711295	715145	727561
BY MAJOR HOLDER													
Commercial banks	324792	318934	317887	316413	320593	323055	324967	325893	330488	332502	335657	337285	343865
Finance companies	146212	141177	140196	139100	140650	142207	143858	144425	145033	146296	143293	142802	140832
Credit unions	88340	88046	87861	88129	88787	89235	89694	90004	91017	91285	91291	90965	90875
Retailers 1/	48302	41211	39244	38323	38090	38269	37899	37668	37942	37400	37045	37906	42638
Savings institutions	63399	62960	62505	61348	61462	61471	60208	60454	60243	59556	58720	58236	57228
Gasoline companies	3674	3790	3571	3470	3597	3768	3957	4077	4255	4052	3947	3853	3935
Pools of securitized assets	0	28911	30257	33942	33071	33218	35019	35711	36930	37279	41342	44098	48188
BY MAJOR CREDIT TYPE													
AUTOMOBILE	284328	286783	286199	285398	287055	289034	290554	290549	292948	293114	293664	292543	290421
Commercial banks	123392	121265	121554	121413	122304	123447	124596	124389	126571	126972	128213	128111	126613
Finance companies	97245	86925	85697	86028	86962	88204	89312	89363	89968	90217	86655	85725	82721
Pools of securitized assets	0	15110	15645	14763	14124	13397	12699	12770	12072	11785	15024	15376	18191
REVOLVING	183909	178450	175924	177124	179124	180744	182839	184049	187917	188684	189913	194640	208188
Commercial banks	123020	114143	112734	112088	114262	115018	115580	116214	118083	119413	120484	122728	130956
Retailers	43697	36681	34796	33899	33697	33868	33486	33262	33503	32961	32618	33432	37967
Gasoline companies	3674	3790	3571	3470	3597	3768	3957	4077	4255	4052	3947	3853	3935
Pools of securitized assets	0	10359	11316	14324	14169	14623	17172	17785	19327	19731	20371	22186	22977
MOBILE HOMES	25143	25200	25046	23120	23196	23303	23218	23321	22800	22808	22849	22319	22283
Commercial banks	9025	9021	9031	8865	8909	8974	9004	9045	9046	9121	9130	9144	9155
Finance companies	7191	7331	7258	5668	5638	5638	5659	5649	5119	5106	5205	4682	4716
OTHER	181339	194596	194352	195083	196875	198142	198991	200313	202243	203764	204869	205643	206669
Commercial banks	69355	74505	74568	74047	75118	75616	75787	76245	76788	76996	77830	77302	77141
Finance companies	41776	46921	47241	47404	48050	48565	48887	49413	49946	50973	51433	52395	53395
Retailers	4605	4530	4448	4424	4393	4401	4413	4406	4439	4439	4427	4474	4671
Pools of securitized assets	0	3442	3296	4855	4778	5198	5148	5156	5531	5763	5947	6536	7020
MEMO:													
TOTAL NONINSTALLMENT CREDIT	68751	61355	60086	60931	62136	60907	61104	61679	61487	62619	62058	62288	62995
TOTAL INSTALL. & NONINSTALL.	743470	746384	741607	741656	748386	752130	756706	759911	767395	770989	773353	777433	790556

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 Dec	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	619766	618713	616617	618067	623559	628355	636030	639591	649564	653709	655227	661751	674719
BY MAJOR HOLDER													
Commercial banks	287154	288084	288166	289384	293039	295400	299889	301993	308114	312195	312928	317753	324792
Finance companies	141120	141039	140935	141474	142378	143063	144386	144856	145769	146258	146490	146039	146212
Credit unions	81028	80880	80644	81080	81542	82193	83137	83932	85709	86523	87282	87846	88340
Retailers 1/	46019	43856	42214	41816	41690	41768	41871	41671	41930	41878	42259	43531	48302
Savings institutions	60841	61095	61122	60867	61356	62327	63087	63299	64074	63044	62542	62973	63399
Gasoline companies	3604	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	0
BY MAJOR CREDIT TYPE													
AUTOMOBILE	265771	265855	267013	269270	271380	273679	277112	278866	283429	285336	284924	285046	284328
Commercial banks	109506	109583	110544	112214	113450	114751	116403	117293	120138	121811	121567	122688	123392
Finance companies	98182	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	0
REVOLVING	161819	160289	157452	156884	158464	159661	162201	162768	165174	166711	168361	173370	183909
Commercial banks	103350	103981	103323	103253	104792	105675	107857	108571	110499	112460	113653	117327	123020
Retailers	41348	39278	37713	37363	37272	37362	37482	37292	37549	37515	37919	39150	43697
Gasoline companies	3604	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	0
MOBILE HOMES	25894	25852	25779	25555	25526	25520	25501	25586	25738	25589	25496	25458	25143
Commercial banks	9218	9168	9133	9027	9057	9046	9050	9117	9206	9232	9335	9310	9025
Finance companies	7770	7730	7659	7606	7553	7507	7470	7442	7397	7363	7280	7242	7191
OTHER	166282	166717	166373	166358	168189	169495	171216	172371	175223	176073	176446	177877	181339
Commercial banks	65080	65352	65166	64890	65740	65928	66579	67012	68271	68692	68373	68428	69355
Finance companies	35168	35303	35183	35444	36114	36650	37114	37404	37933	38503	39062	39913	41776
Retailers	4671	4578	4501	4453	4418	4406	4389	4379	4381	4363	4340	4381	4605
Pools of securitized assets	0	0	0	0	0	0	0	0	0	0	0	0	0
MEMO:													
TOTAL NONINSTALLMENT CREDIT	73474	71323	70912	70903	72810	73285	70786	70899	70317	69400	70274	68618	68751
TOTAL INSTALL. & NONINSTALL.	693240	690036	687529	688970	696369	701640	706816	710490	719881	723109	725501	730369	743470

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 Dec	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	581761	572702	567832	567385	573333	576177	583900	590820	597560	604403	605807	608195	619766
BY MAJOR HOLDER													
Commercial banks	266807	263756	262553	262556	265926	267395	270935	274466	276967	281072	280165	280540	287154
Finance companies	134660	132371	131141	131108	132295	132644	134740	136863	139049	141558	142339	141523	141120
Credit unions	77075	75290	74731	74654	74987	75232	76372	77560	78829	79777	80239	80577	81028
Retailers 1/	43313	41290	39689	39204	39281	39621	39601	39479	39886	39896	40370	41620	46019
Savings institutions	56635	56606	56513	56678	57559	57886	58729	58719	58948	58257	58931	60348	60841
Gasoline companies	3271	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	0
BY MAJOR CREDIT TYPE													
AUTOMOBILE	247453	245790	244909	245826	248344	250171	254096	257615	261181	265298	265604	265398	265771
Commercial banks	101548	101758	101890	102048	102965	103780	105092	106452	107523	109174	108505	108780	109506
Finance companies	92458	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	0
REVOLVING	143662	139027	136590	135449	137803	139157	141891	143925	145813	148190	149353	150892	161819
Commercial banks	90686	87800	86836	85998	87717	88374	90555	92421	93695	96173	96705	96827	103350
Retailers	38265	36346	34854	34446	34574	34943	34954	34866	35286	35341	35861	37119	41348
Gasoline companies	3271	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	0
MOBILE HOMES	27093	27068	27012	26841	26963	26890	27034	27233	27245	27289	26989	26751	25894
Commercial banks	9037	9080	9122	9187	9205	9202	9254	9319	9353	9437	9372	9315	9218
Finance companies	8828	8779	8725	8467	8494	8418	8435	8474	8310	8278	8285	8246	7770
OTHER	163553	160817	159321	159269	160223	159959	160879	162047	163321	163626	163861	165154	166282
Commercial banks	65536	65118	64705	65323	66039	66039	66034	66274	66396	66288	65583	65618	65080
Finance companies	33374	32232	32018	31782	31940	31796	32282	32692	33147	33409	33786	34206	35168
Retailers	5048	4944	4835	4758	4707	4678	4647	4613	4600	4555	4509	4501	4671
Pools of securitized assets	0	0	0	0	0	0	0	0	0	0	0	0	0
MEMO:													
TOTAL NONINSTALLMENT CREDIT	78005	77344	76263	74227	73998	73310	70390	68982	70408	69604	72331	74122	73474
TOTAL INSTALL. & NONINSTALL.	659766	650046	644095	641612	647331	649487	654290	659802	667968	674007	678138	682317	693240

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

**Board of Governors of the
Federal Reserve System
Washington, D.C. 20551**

**OFFICIAL BUSINESS
Penalty for Private Use, \$300**

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