



May 10, 1993

Consumer Installment Credit

G.19

The consumer installment credit data published with this release have been revised for the period January 1989 to date. These revisions incorporate benchmarks for most holders of credit as well as newly calculated seasonal factors for all types of credit.

Revised historical data are attached.

FEDERAL RESERVE statistical release

This release is issued around the fifth business day of each month. The exact date and time may be obtained by calling (202) 452-3206



G. 19

For immediate release
May 10, 1993

CONSUMER INSTALLMENT CREDIT March 1993

Consumer installment credit grew \$3.4 billion in March, following a \$4.6 billion rise in February. The March increase was the eighth straight monthly rise in installment credit. Auto, revolving, and "other" credit all advanced in March.

MONTHLY CHANGE IN CREDIT OUTSTANDING¹

Seasonally adjusted

Type of credit	Amount (millions of dollars)			Annual rate (percent)		
	1992			1993		
	Jan.	Feb.	Mar. ^P	Jan.	Feb.	Mar. ^P
Total	3,103	4,569	3,440	5.0	7.4	5.5
Automobile	-1,164	2,482	310	-5.4	11.5	1.4
Revolving	2,136	2,943	1,951	10.1	13.8	9.0
Other ²	2,132	-856	1,179	11.3	-4.5	6.2

TERMS OF CREDIT AT COMMERCIAL BANKS AND FINANCE COMPANIES³

Percent except as noted, not seasonally adjusted

Institution, terms, and type of loan	1992			1993	
	Feb.	Mar.	Nov.	Feb.	Mar.
<i>Commercial banks</i>					
Interest rates					
48-mo. new car loan	9.89	n.a.	10.61	8.57	n.a.
24-mo. personal loan	14.39	n.a.	14.88	13.57	n.a.
120-mo. mobile home loan	12.93	n.a.	13.37	12.38	n.a.
Credit card plan	18.09	n.a.	18.19	17.26	n.a.
<i>Auto finance companies</i>					
Interest rates					
New car	10.19	10.92	10.79	10.32	9.95
Used car	14.00	14.19	15.06	13.90	13.21
Maturity (months)					
New car	53.8	54.3	54.1	54.3	54.6
Used car	48.0	48.0	47.0	49.0	49.0
Loan-to-value ratio					
New car	89	89	88	91	90
Used car	97	97	96	98	98
Amount financed (dollars)					
New car	13,340	13,137	13,245	13,849	14,013
Used car	8,912	10,042	9,029	9,457	9,641

Notes appear on reverse.

CONSUMER INSTALLMENT CREDIT OUTSTANDING¹
(Millions of dollars)

Type of credit and holder	1992										1993		
	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar. P
	Seasonally adjusted												
Total	734434	731736	730612	730866	730496	731023	733023	734195	736023	741093	744196	748765	752205
Automobile	262087	260746	259844	257989	258259	258827	259433	258208	258860	259627	258463	260945	261255
Revolving	246324	246987	247205	248795	248980	249384	250456	251806	252086	254299	256435	259378	261329
Other ²	226023	224002	223562	224081	223257	222812	223135	224181	225077	227167	229299	228443	229621
	Not seasonally adjusted												
Total	727624	726204	725317	727478	726917	731954	734884	734766	737651	756944	749153	746914	745187
<i>Major holders</i>													
Commercial banks	328529	328184	327072	326502	326849	327170	327437	326472	325149	331869	330355	330060	330198
Finance companies	118387	118395	116168	116661	117024	117230	116669	116359	116558	117127	116009	112686	111854
Credit unions	91,164	91,340	91,605	91,995	92,248	93,360	94,644	95,517	96,092	97,641	98,261	98,785	99,856
Savings institutions	42,998	42,292	42,202	41,768	41,813	41,932	41,317	42,031	42,746	43,461	43,428	43,516	43,255
Retailers	35,370	35,539	35,731	35,415	34,646	35,943	35,925	36,441	36,678	42,079	40,057	38,462	38,111
Gasoline companies	3,988	4,094	4,193	4,360	4,506	4,542	4,499	4,452	4,365	4,365	4,366	4,148	4,080
Pools of securitized assets ⁴	107188	106360	108347	110776	109831	111777	114393	113494	116063	120402	116677	119257	117833
<i>Major types of credit⁵</i>													
Automobile	259659	259092	258700	257973	258457	260564	262042	260201	259148	259964	257744	259344	258896
Commercial banks	111561	110924	110802	109212	110490	111048	111646	110447	109459	109743	109671	111005	111173
Finance companies	60,655	61,717	59,399	60,056	60,400	60,393	59,806	59,290	58,386	57,605	57,165	54,036	53,508
Pools of securitized assets ⁴	30,762	29,554	31,209	31,029	29,966	31,132	32,283	32,065	32,979	33,878	32,388	36,031	35,977
Revolving	243076	243544	244236	246596	246332	248386	249421	249983	252877	267949	261217	258430	257879
Commercial banks	128419	128389	127838	127700	127574	127063	126971	126992	127481	132582	129567	127877	128406
Retailers	30,336	30,493	30,660	30,319	29,532	30,797	30,763	31,254	31,444	36,629	34,666	33,110	32,681
Gasoline companies	3,988	4,094	4,193	4,360	4,506	4,542	4,499	4,452	4,365	4,365	4,366	4,148	4,080
Pools of securitized assets ⁴	64,341	64,365	65,010	67,403	67,773	68,805	69,901	69,285	70,889	74,243	71,927	72,024	70,890
Other	224889	223568	222381	222909	222128	223005	223422	224581	225626	229031	230192	229141	228412
Commercial banks	88,549	88,871	88,432	89,590	88,785	89,059	88,820	89,033	88,209	89,544	91,117	91,178	90,619
Finance companies	57,732	56,678	56,769	56,606	56,624	56,838	56,864	57,068	58,172	59,522	58,844	58,651	58,346
Retailers	5,034	5,046	5,071	5,096	5,114	5,146	5,162	5,187	5,234	5,450	5,391	5,352	5,430
Pools of securitized assets ⁴	12,085	12,441	12,128	12,344	12,092	11,840	12,209	12,144	12,195	12,281	12,362	11,202	10,966

1. 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. Comprises mobile home loans and all other installment loans not included in automobile or revolving credit, such as loans for education, boats, trailers, or vacations. These loans may be secured or unsecured.
3. Interest rates are annual percentage rates as specified by the Federal Reserve's Regulation Z. Interest rates at commercial banks are simple unweighted averages of each bank's most common rate charged during the first calendar week of the middle month of each quarter. Finance company data are from the subsidiaries of the three major U.S. automobile manufacturers and are volume-weighted averages covering all loans of each type purchased during the month.
4. Outstanding balances on these loans have been issued; these balances are no longer carried on the balance sheets of the loan originators.

CONSUMER INSTALLMENT CREDIT OUTSTANDING¹

(Millions of dollars)

Type of credit and holder	1991	1992											
	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted												
Total	733510	735406	734225	734434	731736	730612	730866	730496	731023	733023	734195	736023	741093
Automobile	260898	261553	260666	262087	260746	259844	257989	258259	258827	259433	258208	258860	259627
Revolving	243564	245609	246474	246324	246987	247205	248795	248980	249384	250456	251806	252086	254299
Other ²	229048	228243	227085	226023	224002	223562	224081	223257	222812	223135	224181	225077	227167
	Not seasonally adjusted												
Total	749052	740143	732391	727624	726204	725317	727478	726917	731954	734884	734766	737651	756944
<i>Major holders</i>													
Commercial banks	340713	336733	331876	328529	328184	327072	326502	326849	327170	327437	326472	325149	331869
Finance companies	121937	119241	120316	118387	118395	116168	116661	117024	117230	116669	116359	116558	117127
Credit unions	92,681	91,895	91,469	91,164	91,340	91,605	91,995	92,248	93,360	94,644	95,517	96,092	97,641
Savings institutions	45,965	45,136	44,218	42,998	42,292	42,202	41,768	41,813	41,932	41,317	42,031	42,746	43,461
Retailers	39,832	37,311	35,851	35,370	35,539	35,731	35,415	34,646	35,943	35,925	36,441	36,678	42,079
Gasoline companies	4,362	4,377	4,151	3,988	4,094	4,193	4,360	4,506	4,542	4,499	4,452	4,365	4,365
Pools of securitized assets ⁴	103562	105450	104510	107188	106360	108347	110776	109831	111777	114393	113494	116063	120402
<i>Major types of credit⁵</i>													
Automobile	261219	260767	258999	259659	259092	258700	257973	258457	260564	262042	260201	259148	259964
Commercial banks	112666	111977	111448	111561	110924	110802	109212	110490	111048	111646	110447	109459	109743
Finance companies	63,415	62,206	61,959	60,655	61,717	59,399	60,056	60,400	60,393	59,806	59,290	58,386	57,605
Pools of securitized assets ⁴	28,915	30,301	29,100	30,762	29,554	31,209	31,029	29,966	31,132	32,283	32,065	32,979	33,878
Revolving	256876	250234	245605	243076	243544	244236	246596	246332	248386	249421	249983	252877	267949
Commercial banks	138005	133939	130738	128419	128389	127838	127700	127574	127063	126971	126992	127481	132582
Retailers	34,712	32,245	30,812	30,336	30,493	30,660	30,319	29,532	30,797	30,763	31,254	31,444	36,629
Gasoline companies	4,362	4,377	4,151	3,988	4,094	4,193	4,360	4,506	4,542	4,499	4,452	4,365	4,365
Pools of securitized assets ⁴	63,595	63,536	63,818	64,341	64,365	65,010	67,403	67,773	68,805	69,901	69,285	70,889	74,243
Other	230957	229142	227787	224889	223568	222381	222909	222128	223005	223422	224581	225626	229031
Commercial banks	90,042	90,817	89,690	88,549	88,871	88,432	89,590	88,785	89,059	88,820	89,033	88,209	89,544
Finance companies	58,522	57,035	58,357	57,732	56,678	56,769	56,606	56,624	56,838	56,864	57,068	58,172	59,522
Retailers	5,120	5,066	5,039	5,034	5,046	5,071	5,096	5,114	5,146	5,162	5,187	5,234	5,450
Pools of securitized assets ⁴	11,052	11,613	11,592	12,085	12,441	12,128	12,344	12,092	11,840	12,209	12,144	12,195	12,281

1. 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.
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 4. Outstanding balances of pools upon which securities have been issued; these balances are no longer carried on the balance sheets of the loan originators.
 5. Includes estimates for holders that do not separately report consumer credit holding by type.
- r = revised. p = preliminary.

CONSUMER INSTALLMENT CREDIT OUTSTANDING¹
(Millions of dollars)

Type of credit and holder	1990	1991											
	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted												
Total	738765	737520	736773	738638	738687	738122	735918	734723	733442	733322	735573	734202	733510
Automobile	284739	282610	280456	278606	275836	272524	269879	268118	266002	263727	263174	261075	260898
Revolving	222552	222324	225169	228833	230940	233234	234155	235442	237265	239679	242483	243358	243564
Other ²	231474	232586	231148	231199	231911	232364	231884	231163	230175	229916	229915	229768	229048
	Not seasonally adjusted												
Total	752883	741745	734830	731871	733244	732935	732783	731374	734775	735414	736309	736085	749052
<i>Major holders</i>													
Commercial banks	347087	340728	338409	334709	335206	333352	331873	332541	333655	333417	335342	333729	340713
Finance companies	133258	131523	129026	127103	127673	127852	127492	127280	128668	125335	124336	123264	121937
Credit unions	93,057	91,771	90,691	90,040	91,413	91,549	91,924	91,560	92,471	92,819	92,412	92,204	92,681
Savings institutions	52,164	52,056	52,180	52,652	51,556	50,546	49,781	48,918	47,754	46,871	47,511	47,116	45,965
Retailers	43,464	40,714	38,460	37,478	36,750	35,300	34,657	34,280	34,850	34,025	34,080	35,370	39,832
Gasoline companies	4,822	4,766	4,404	4,296	4,357	4,507	4,591	4,712	4,857	4,753	4,529	4,388	4,362
Pools of securitized assets ⁴	79,030	80,186	81,660	85,593	86,290	89,829	92,465	92,083	92,521	98,194	98,099	100015	103562
<i>Major types of credit⁵</i>													
Automobile	284903	281631	278518	275894	273960	271292	269913	268378	267968	266537	265311	261555	261219
Commercial banks	124913	124440	122501	120719	119569	118041	117566	116832	115641	114345	114149	113499	112666
Finance companies	75,045	72,419	70,111	68,690	68,697	67,525	67,939	67,783	68,790	66,933	66,225	64,842	63,415
Pools of securitized assets ⁴	24,620	25,213	26,953	27,838	26,850	27,302	26,217	26,023	25,648	27,458	27,666	26,578	28,915
Revolving	234801	226592	224433	225822	227761	230378	232117	232936	236328	238677	240744	244243	256876
Commercial banks	133385	127083	127259	126523	128230	128585	126961	127818	129277	129331	131299	130455	138005
Retailers	38,448	35,779	33,599	32,639	31,913	30,430	29,776	29,391	29,952	29,126	29,177	30,421	34,712
Gasoline companies	4,822	4,766	4,404	4,296	4,357	4,507	4,591	4,712	4,857	4,753	4,529	4,388	4,362
Pools of securitized assets ⁴	45,637	46,070	45,853	48,545	49,106	52,437	56,058	56,070	57,049	60,023	59,900	62,916	63,595
Other	233178	233522	231879	230155	231524	231266	230753	230061	230479	230201	230254	230286	230957
Commercial banks	88,789	89,205	88,649	87,467	87,407	86,726	87,346	87,891	88,737	89,741	89,894	89,775	90,042
Finance companies	58,213	59,104	58,915	58,414	58,976	60,328	59,553	59,497	59,877	58,402	58,111	58,422	58,522
Retailers	5,016	4,935	4,861	4,839	4,837	4,870	4,881	4,889	4,898	4,899	4,903	4,949	5,120
Pools of securitized assets ⁴	8,773	8,903	8,854	9,210	10,334	10,090	10,190	9,990	9,824	10,713	10,533	10,521	11,052

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5. Includes estimates for holders that do not separately report consumer credit holding by type.

r = revised. p = preliminary.

CONSUMER INSTALLMENT CREDIT OUTSTANDING¹

(Millions of dollars)

Type of credit and holder	1989	1990											
	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted												
Total	724353	726003	728493	728767	730087	732899	734120	738402	739450	740877	740984	742066	738765
Automobile	292536	292302	292348	291934	291069	291037	290497	290247	288257	287477	286757	285694	284739
Revolving	198544	201383	204642	206419	208324	211456	212845	216524	218675	220105	221435	223903	222552
Other ²	233273	232319	231503	230414	230694	230405	230777	231631	232519	233295	232792	232469	231474
	Not seasonally adjusted												
Total	736317	730188	726751	722370	725020	728116	731407	735610	741345	743410	741855	743952	752883
<i>Major holders</i>													
Commercial banks	342770	341319	338333	333046	336026	337475	334138	336658	340525	342698	341580	342534	347087
Finance companies	138858	138729	137067	135773	136053	136227	136449	137435	137700	138920	139409	136488	133258
Credit unions	93,115	92,592	91,953	91,470	91,581	91,730	91,799	92,290	93,133	93,089	93,298	93,078	93,057
Savings institutions	63,301	61,845	61,321	61,320	60,959	59,723	59,021	58,501	57,153	55,553	54,328	53,703	52,164
Retailers	44,154	41,817	40,089	39,941	39,513	39,650	39,709	39,093	39,481	38,889	38,127	38,999	43,464
Gasoline companies	3,935	4,013	3,803	3,792	3,928	4,024	4,192	4,396	4,722	4,723	4,749	4,753	4,822
Pools of securitized assets ⁴	50,185	49,873	54,184	57,028	56,961	59,287	66,098	67,237	68,632	69,539	70,363	74,397	79,030
<i>Major types of credit⁵</i>													
Automobile	292379	291280	290198	288959	288883	289690	290608	290721	290703	290790	289192	286409	284903
Commercial banks	126288	126919	126814	125814	126154	126752	126897	126475	127647	128268	127218	125647	124913
Finance companies	84,126	83,349	81,684	81,006	80,804	80,462	79,834	80,173	79,253	79,978	80,035	76,524	75,045
Pools of securitized assets ⁴	18,627	18,264	19,361	19,998	19,761	20,487	21,967	22,303	22,178	21,560	21,086	23,600	24,620
Revolving	209441	205558	204207	203800	205628	208860	211002	214205	217696	219105	219763	224730	234801
Commercial banks	130811	128481	125151	122322	124262	125619	122516	125248	126683	127415	127425	129752	133385
Retailers	39,583	37,275	35,576	35,401	34,951	35,042	35,052	34,414	34,745	34,135	33,352	34,152	38,448
Gasoline companies	3,935	4,013	3,803	3,792	3,928	4,024	4,192	4,396	4,722	4,723	4,749	4,753	4,822
Pools of securitized assets ⁴	24,898	25,072	28,400	30,394	30,530	32,251	37,297	38,096	39,470	40,819	42,045	43,661	45,637
Other	234497	233350	232346	229611	230509	229566	229797	230684	232947	233515	232900	232813	233178
Commercial banks	85,671	85,919	86,368	84,910	85,610	85,104	84,725	84,935	86,195	87,015	86,937	87,135	88,789
Finance companies	54,732	55,380	55,383	54,767	55,249	55,765	56,615	57,262	58,447	58,942	59,374	59,965	58,213
Retailers	4,571	4,542	4,513	4,540	4,562	4,608	4,657	4,679	4,736	4,754	4,775	4,847	5,016
Pools of securitized assets ⁴	6,660	6,537	6,423	6,636	6,670	6,549	6,834	6,838	6,984	7,160	7,232	7,136	8,773

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CONSUMER INSTALLMENT CREDIT OUTSTANDING

(Millions of dollars)

Type of credit and holder	1988		1989										
	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted												
Total	662952	687551	690057	693648	697996	702563	705370	707666	711205	713477	718746	722267	724353
Automobile	285463	289224	289498	289205	290495	291720	292078	291561	292002	291364	293296	293781	292536
Revolving	174282	175293	176522	179170	180992	182465	184547	186319	189438	190580	192366	195246	198544
Other ²	203207	223034	224037	225273	226510	228378	228745	229785	229765	231533	233083	233240	233273
	Not seasonally adjusted												
Total	673700	690556	687573	686912	692820	698017	702979	705582	713579	716269	719358	723709	736317
<i>Major holders</i>													
Commercial banks	324792	318934	317887	316413	320593	323055	324967	325893	330488	332502	335220	336537	342770
Finance companies	144677	139605	138587	137454	138968	140489	142103	142633	143205	144432	141392	140864	138858
Credit unions	88,340	88,046	87,861	88,129	88,788	89,236	89,694	90,369	91,755	92,398	92,779	92,823	93,115
Savings institutions	63,414	67,878	67,894	67,293	67,617	67,776	66,897	66,622	66,214	65,340	64,541	64,102	63,301
Retailers	48,803	41,439	39,589	38,810	38,739	39,100	38,921	38,892	39,358	38,998	38,815	39,816	44,154
Gasoline companies	3,674	3,790	3,571	3,470	3,597	3,768	3,957	4,077	4,255	4,052	3,947	3,853	3,935
Pools of securitized assets ⁴		30,864	32,184	35,342	34,519	34,593	36,440	37,096	38,304	38,547	42,664	45,713	50,185
<i>Major types of credit⁵</i>													
Automobile	285421	287793	286815	285746	287793	290161	292169	292229	294791	295110	295786	294673	292379
Commercial banks	123392	121265	121554	121413	122304	123447	124596	124389	126571	126972	128215	128025	126288
Finance companies	98,338	88,044	86,842	87,199	88,159	89,427	90,561	90,638	91,269	91,544	88,008	87,104	84,126
Pools of securitized assets ⁴		15,682	16,177	15,366	14,715	13,972	13,261	13,318	12,606	12,295	15,545	15,882	18,627
Revolving	184060	179067	176235	176795	178704	180154	182893	184278	188394	189494	190740	195827	209441
Commercial banks	123020	114143	112734	112088	114262	115018	115580	116214	118083	119413	120410	122527	130811
Retailers	43,833	36,917	35,157	34,410	34,378	34,739	34,556	34,542	34,983	34,631	34,468	35,432	39,583
Gasoline companies	3,674	3,790	3,571	3,470	3,597	3,768	3,957	4,077	4,255	4,052	3,947	3,853	3,935
Pools of securitized assets ⁴		12,256	13,194	15,665	15,554	15,994	18,526	19,101	20,630	20,936	21,539	23,712	24,898
Other	204220	223696	224524	224371	226324	227702	227918	229074	230395	231666	232831	233209	234497
Commercial banks	78,380	83,526	83,599	82,912	84,027	84,590	84,791	85,290	85,834	86,117	86,595	85,985	85,671
Finance companies	46,339	51,561	51,745	50,255	50,809	51,062	51,542	51,995	51,936	52,888	53,384	53,760	54,732
Retailers	4,970	4,522	4,432	4,400	4,361	4,361	4,365	4,350	4,375	4,367	4,347	4,384	4,571
Pools of securitized assets ⁴		2,926	2,813	4,311	4,250	4,627	4,653	4,677	5,068	5,316	5,580	6,119	6,660

1. 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. Comprises mobile home loans and all other installment loans not included in automobile or revolving credit, such as loans for education, boats, trailers, or vacations. These loans may be secured or unsecured.

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

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

5. Includes estimates for holders that do not separately report consumer credit holding by type.