

TABLE B-75.—*Consumer credit outstanding, 1950–99*  
 [Amount outstanding (end of month); millions of dollars, seasonally adjusted]

Year and month	Total consumer credit <sup>1</sup>	Revolving	Nonrevolving <sup>2</sup>
December:			
1950	23,229.2		23,229.2
1951	24,628.0		24,628.0
1952	29,685.6		29,685.6
1953	33,696.9		33,696.9
1954	35,028.3		35,028.3
1955	41,869.0		41,869.0
1956	45,448.2		45,448.2
1957	48,078.3		48,078.3
1958	48,394.3		48,394.3
1959	56,010.7		56,010.7
1960	60,025.3		60,025.3
1961	62,248.5		62,248.5
1962	68,126.7		68,126.7
1963	76,581.4		76,581.4
1964	85,959.6		85,959.6
1965	95,954.7		95,954.7
1966	101,788.2		101,788.2
1967	106,842.6		106,842.6
1968	117,379.5	2,022.0	115,357.5
1969	127,114.3	3,563.0	123,551.3
1970	131,492.0	4,901.9	126,590.1
1971	146,937.8	8,253.0	138,684.8
1972	166,201.8	9,392.0	156,809.9
1973	190,063.1	11,319.0	178,744.1
1974	198,909.5	13,233.0	185,676.6
1975	204,014.7	14,508.0	189,506.7
1976	225,828.5	16,596.0	209,232.5
1977	259,327.5	36,689.0	222,638.5
1978	304,705.4	45,202.0	259,503.4
1979	346,858.2	53,357.0	293,501.2
1980	349,444.9	55,111.2	294,333.8
1981	366,658.6	61,069.5	305,589.1
1982	383,595.5	66,453.8	317,141.6
1983	432,587.5	79,088.3	353,499.2
1984	511,721.4	100,355.2	411,366.2
1985	593,244.2	124,742.1	468,502.1
1986	646,758.3	141,186.2	505,572.0
1987	676,383.9	160,884.1	515,499.8
1988 <sup>3</sup>	718,797.1	184,567.6	534,229.5
1989	778,772.3	211,175.0	567,597.3
1990	789,322.9	238,589.8	550,733.1
1991	777,402.3	263,735.3	513,667.0
1992	782,483.1	278,416.3	504,066.8
1993	839,165.1	309,958.3	529,206.8
1994	960,748.9	365,618.1	595,130.8
1995	1,096,007.0	443,195.7	652,811.3
1996	1,182,438.6	499,531.6	682,907.0
1997	1,234,122.2	531,294.5	702,827.7
1998	1,300,490.8	560,652.9	739,838.0
1998: Jan	1,235,357.8	532,349.5	703,008.3
Feb	1,240,122.6	534,761.6	705,360.9
Mar	1,248,538.8	539,529.8	709,009.0
Apr	1,251,343.2	541,425.0	709,918.2
May	1,254,395.9	541,218.1	713,177.8
June	1,263,753.7	545,243.4	718,510.4
July	1,268,908.0	544,424.0	724,484.0
Aug	1,275,460.4	548,647.9	726,812.5
Sept	1,283,336.3	551,927.9	731,408.5
Oct	1,292,807.3	557,185.4	735,621.9
Nov	1,298,276.5	556,912.4	741,364.1
Dec	1,300,490.8	560,652.9	739,838.0
1999: Jan	1,315,828.6	564,979.7	750,848.9
Feb	1,325,481.9	566,745.9	758,736.0
Mar	1,332,798.2	567,116.0	765,682.2
Apr	1,332,661.8	569,860.4	762,801.4
May	1,343,426.5	571,957.0	771,469.5
June	1,347,831.0	578,529.9	769,301.1
July	1,356,404.4	583,308.5	773,095.9
Aug	1,363,184.4	584,523.0	778,661.4
Sept	1,366,575.2	584,512.0	782,063.2
Oct	1,371,818.4	584,287.1	787,531.4
Nov <sup>3</sup>	1,387,432.3	588,706.7	798,725.6

<sup>1</sup> Covers most short- and intermediate-term credit extended to individuals. Credit secured by real estate is excluded.

<sup>2</sup> Includes automobile loans and all other loans not included in revolving credit, such as loans for education, boats, trailers, or vacations. These loans may be secured or unsecured.

<sup>3</sup> Data newly available in January 1989 result in breaks in many series between December 1988 and subsequent months.

Source: Board of Governors of the Federal Reserve System.

TABLE B-77.—*Consumer credit outstanding, 1950–2000*

[Amount outstanding (end of month); millions of dollars, seasonally adjusted]

Year and month	Total consumer credit <sup>1</sup>	Revolving	Nonrevolving <sup>2</sup>
December:			
1950 .....	23,229.2	.....	23,229.2
1951 .....	24,628.0	.....	24,628.0
1952 .....	29,685.6	.....	29,685.6
1953 .....	33,696.9	.....	33,696.9
1954 .....	35,028.3	.....	35,028.3
1955 .....	41,869.0	.....	41,869.0
1956 .....	45,448.2	.....	45,448.2
1957 .....	48,078.3	.....	48,078.3
1958 .....	48,394.3	.....	48,394.3
1959 .....	56,010.7	.....	56,010.7
1960 .....	60,025.3	.....	60,025.3
1961 .....	62,248.5	.....	62,248.5
1962 .....	68,126.7	.....	68,126.7
1963 .....	76,581.4	.....	76,581.4
1964 .....	85,959.6	.....	85,959.6
1965 .....	95,954.7	.....	95,954.7
1966 .....	101,788.2	.....	101,788.2
1967 .....	106,842.6	.....	106,842.6
1968 .....	117,393.1	2,041.5	115,351.5
1969 .....	127,156.2	3,604.8	123,551.3
1970 .....	131,551.6	4,961.5	126,590.1
1971 .....	146,930.2	8,245.3	138,684.8
1972 .....	166,189.1	9,379.2	156,809.9
1973 .....	190,086.3	11,342.2	178,744.1
1974 .....	198,917.8	13,241.3	185,676.6
1975 .....	204,002.0	14,495.3	189,506.7
1976 .....	225,721.6	16,489.1	209,232.5
1977 .....	260,053.3	37,414.8	222,638.5
1978 .....	305,194.4	45,691.0	259,503.4
1979 .....	347,097.7	53,596.4	293,501.3
1980 .....	349,303.9	54,970.1	294,333.8
1981 .....	366,517.1	60,928.0	305,589.1
1982 .....	383,489.9	66,348.3	317,141.6
1983 .....	432,526.4	79,027.2	353,499.1
1984 .....	511,751.5	100,385.6	411,365.9
1985 .....	592,965.8	124,465.8	468,500.0
1986 .....	646,635.8	141,068.2	505,567.7
1987 .....	676,342.9	160,853.9	515,489.0
1988 <sup>3</sup> .....	718,797.8	184,593.1	534,204.7
1989 .....	778,681.7	211,229.8	567,451.9
1990 .....	789,118.2	238,642.6	550,475.6
1991 .....	777,090.8	263,768.6	513,322.3
1992 .....	782,165.5	278,449.7	503,715.8
1993 .....	838,754.7	309,908.0	528,846.6
1994 .....	960,431.0	365,569.6	594,861.5
1995 .....	1,095,837.3	443,126.9	652,710.4
1996 .....	1,182,550.3	499,444.3	683,106.0
1997 .....	1,234,460.6	531,163.2	703,297.4
1998 .....	1,301,023.3	560,504.4	740,518.9
1999 .....	1,393,657.5	595,610.2	798,047.3
1999: Jan .....	1,315,413.6	564,857.9	750,555.7
Feb .....	1,324,307.2	566,716.7	757,590.5
Mar .....	1,331,718.8	567,254.7	764,464.2
Apr .....	1,333,432.3	570,272.3	763,160.0
May .....	1,343,363.1	572,885.7	770,477.3
June .....	1,348,440.7	578,574.3	769,866.4
July .....	1,356,093.9	582,579.3	773,514.5
Aug .....	1,364,504.3	584,099.2	780,405.1
Sept .....	1,366,287.8	584,381.2	781,906.7
Oct .....	1,371,617.2	585,238.0	786,379.2
Nov .....	1,382,726.7	588,972.1	793,754.6
Dec .....	1,393,657.5	595,610.2	798,047.3
2000: Jan .....	1,409,121.6	603,763.2	805,358.4
Feb .....	1,418,476.1	608,483.1	809,993.0
Mar .....	1,429,166.2	615,451.5	813,714.7
Apr .....	1,435,583.2	622,223.1	813,360.2
May .....	1,447,368.3	628,764.3	818,604.1
June .....	1,462,821.5	634,651.5	828,170.0
July .....	1,470,768.0	638,405.5	832,362.5
Aug .....	1,484,081.5	645,121.0	838,960.5
Sept .....	1,492,933.8	649,297.2	843,636.6
Oct <sup>3</sup> .....	1,509,568.1	656,666.3	852,901.8

<sup>1</sup> Covers most short- and intermediate-term credit extended to individuals. Credit secured by real estate is excluded.<sup>2</sup> Includes automobile loans and all other loans not included in revolving credit, such as loans for education, boats, trailers, or vacations. These loans may be secured or unsecured.<sup>3</sup> Data newly available in January 1989 result in breaks in many series between December 1988 and subsequent months.

Source: Board of Governors of the Federal Reserve System.

TABLE B-77.—*Consumer credit outstanding, 1952–2001*  
 [Amount outstanding (end of month); millions of dollars, seasonally adjusted]

Year and month	Total consumer credit <sup>1</sup>	Revolving	Nonrevolving <sup>2</sup>
December:			
1952 .....	29,685.6	.....	29,685.6
1953 .....	33,696.9	.....	33,696.9
1954 .....	35,028.3	.....	35,028.3
1955 .....	41,869.0	.....	41,869.0
1956 .....	45,448.2	.....	45,448.2
1957 .....	48,078.3	.....	48,078.3
1958 .....	48,394.3	.....	48,394.3
1959 .....	56,010.7	.....	56,010.7
1960 .....	60,025.3	.....	60,025.3
1961 .....	62,248.5	.....	62,248.5
1962 .....	68,126.7	.....	68,126.7
1963 .....	76,581.4	.....	76,581.4
1964 .....	85,959.6	.....	85,959.6
1965 .....	95,954.7	.....	95,954.7
1966 .....	101,788.2	.....	101,788.2
1967 .....	106,842.6	.....	106,842.6
1968 .....	117,399.1	2,041.5	115,357.5
1969 .....	127,156.2	3,604.8	123,551.3
1970 .....	131,551.6	4,961.5	126,590.1
1971 .....	146,930.2	8,245.3	138,684.8
1972 .....	166,189.1	9,373.2	156,809.9
1973 .....	190,086.3	11,342.2	178,744.1
1974 .....	198,917.8	13,241.3	185,676.6
1975 .....	204,002.0	14,495.3	189,506.7
1976 .....	225,721.6	16,483.1	209,232.5
1977 .....	260,053.3	37,414.8	222,638.5
1978 .....	305,194.4	45,691.0	259,503.4
1979 .....	347,097.7	53,596.4	293,501.3
1980 .....	349,303.9	54,970.1	294,333.8
1981 .....	366,517.1	60,928.0	305,589.1
1982 .....	383,489.9	66,348.3	317,141.6
1983 .....	432,526.4	79,027.2	353,499.1
1984 .....	511,751.5	100,385.6	411,365.9
1985 .....	592,965.8	124,465.8	468,500.0
1986 .....	646,635.8	141,068.2	505,567.7
1987 .....	676,342.9	160,853.9	515,489.0
1988 <sup>3</sup> .....	718,797.8	184,593.1	534,204.7
1989 .....	778,681.7	211,229.8	567,451.9
1990 .....	789,118.2	238,642.6	550,475.6
1991 .....	777,090.8	263,768.6	513,322.3
1992 .....	782,165.5	278,449.7	503,715.8
1993 .....	838,754.7	309,908.0	528,846.6
1994 .....	960,431.0	365,569.6	594,861.5
1995 .....	1,095,837.3	443,126.9	652,710.4
1996 .....	1,185,055.9	498,931.0	686,124.9
1997 .....	1,241,988.1	529,623.5	712,364.6
1998 .....	1,315,797.4	560,155.3	755,642.1
1999 .....	1,413,563.6	594,338.5	819,225.2
2000 .....	1,557,930.9	663,170.2	894,760.7
2000: Jan .....	1,429,603.4	602,406.8	827,196.7
Feb .....	1,439,390.5	606,908.9	832,481.6
Mar .....	1,450,400.3	613,664.8	836,735.5
Apr .....	1,457,229.8	620,379.2	836,850.6
May .....	1,469,413.6	626,805.7	842,607.9
June .....	1,485,291.5	632,710.3	852,581.3
July .....	1,494,485.7	637,133.1	857,352.6
Aug .....	1,508,496.6	644,738.3	863,758.3
Sept .....	1,516,694.3	647,661.4	869,032.9
Oct .....	1,534,218.8	653,144.7	881,074.1
Nov .....	1,550,222.0	659,238.9	890,983.1
Dec .....	1,557,930.9	663,170.2	894,760.7
2001: Jan .....	1,575,050.6	668,657.0	906,393.5
Feb .....	1,590,087.7	681,732.2	908,364.5
Mar .....	1,597,902.3	689,024.4	908,877.9
Apr .....	1,610,889.5	695,830.3	915,059.2
May .....	1,617,041.3	698,536.2	918,505.1
June .....	1,616,292.4	699,650.8	916,641.6
July .....	1,614,676.9	694,227.0	920,449.9
Aug .....	1,618,373.7	692,376.2	925,997.5
Sept .....	1,621,612.7	692,732.4	928,880.2
Oct .....	1,632,813.2	689,209.2	943,604.0
Nov <sup>p</sup> .....	1,652,655.1	694,626.8	958,028.3

<sup>1</sup> Covers most short- and intermediate-term credit extended to individuals. Credit secured by real estate is excluded.

<sup>2</sup> Includes automobile loans and all other loans not included in revolving credit, such as loans for mobile homes, education, boats, trailers, or vacations. These loans may be secured or unsecured.

<sup>3</sup> Data newly available in January 1989 result in breaks in many series between December 1988 and subsequent months.

Source: Board of Governors of the Federal Reserve System.

TABLE B-77.—*Consumer credit outstanding, 1952–2002*  
[Amount outstanding (end of month); millions of dollars, seasonally adjusted]

Year and month	Total consumer credit <sup>1</sup>	Revolving	Nonrevolving <sup>2</sup>
December:			
1952 .....	29,685.6	.....	29,685.6
1953 .....	33,696.9	.....	33,696.9
1954 .....	35,028.3	.....	35,028.3
1955 .....	41,869.0	.....	41,869.0
1956 .....	45,448.2	.....	45,448.2
1957 .....	48,078.3	.....	48,078.3
1958 .....	48,394.3	.....	48,394.3
1959 .....	56,010.7	.....	56,010.7
1960 .....	60,025.3	.....	60,025.3
1961 .....	62,248.5	.....	62,248.5
1962 .....	68,126.7	.....	68,126.7
1963 .....	76,581.4	.....	76,581.4
1964 .....	85,959.6	.....	85,959.6
1965 .....	95,954.7	.....	95,954.7
1966 .....	101,788.2	.....	101,788.2
1967 .....	106,842.6	.....	106,842.6
1968 .....	117,399.1	2,041.5	115,357.5
1969 .....	127,156.2	3,604.8	123,551.3
1970 .....	131,551.6	4,961.5	126,590.1
1971 .....	146,930.2	8,245.3	138,684.8
1972 .....	166,189.1	9,379.2	156,809.9
1973 .....	190,086.3	11,342.2	178,744.1
1974 .....	198,917.8	13,241.3	185,676.6
1975 .....	204,002.0	14,495.3	189,506.7
1976 .....	225,721.6	16,489.1	209,232.5
1977 .....	260,053.3	37,414.8	222,638.5
1978 .....	305,194.4	45,691.0	259,503.4
1979 .....	347,097.7	53,596.4	293,501.3
1980 .....	349,303.9	54,970.1	294,333.8
1981 .....	366,517.1	60,928.0	305,589.1
1982 .....	383,489.9	66,348.3	317,141.6
1983 .....	432,526.4	79,027.2	353,499.1
1984 .....	511,751.5	100,385.6	411,365.9
1985 .....	592,965.8	124,465.8	468,500.0
1986 .....	646,635.8	141,068.2	505,567.7
1987 .....	676,342.9	160,853.9	515,489.0
1988 <sup>3</sup> .....	718,797.8	184,593.1	534,204.7
1989 .....	778,681.7	211,229.8	567,451.9
1990 .....	789,118.2	238,642.6	550,475.6
1991 .....	777,090.8	263,768.6	513,322.3
1992 .....	782,165.5	278,449.7	503,715.8
1993 .....	838,754.7	309,908.0	528,846.6
1994 .....	960,431.0	365,569.6	594,861.5
1995 .....	1,095,837.3	443,126.9	652,710.4
1996 .....	1,185,055.9	498,531.0	686,124.9
1997 .....	1,242,984.1	531,017.3	711,966.8
1998 .....	1,317,507.4	562,458.8	755,048.6
1999 .....	1,416,315.8	597,668.5	818,647.2
2000 .....	1,560,633.9	666,606.9	894,027.0
2001 .....	1,667,928.4	699,875.1	968,053.3
2001: Jan .....	1,574,590.9	669,770.2	904,820.7
Feb .....	1,588,002.9	681,792.9	906,209.9
Mar .....	1,595,333.9	685,796.8	909,537.1
Apr .....	1,608,414.8	693,271.8	915,143.0
May .....	1,613,779.9	695,706.0	918,073.9
June .....	1,614,994.6	695,968.1	919,026.5
July .....	1,620,811.9	699,155.8	921,656.1
Aug .....	1,624,694.8	697,482.1	927,212.8
Sept .....	1,630,968.8	698,276.6	932,692.2
Oct .....	1,643,500.4	697,712.3	945,788.2
Nov .....	1,664,055.0	704,922.9	959,132.1
Dec .....	1,667,928.4	699,875.1	968,053.3
2002: Jan .....	1,673,828.6	700,880.1	972,948.5
Feb .....	1,680,495.2	700,625.3	979,869.9
Mar .....	1,688,357.1	703,352.4	985,004.7
Apr .....	1,696,299.0	708,100.3	988,198.7
May .....	1,704,560.9	709,676.3	994,884.6
June .....	1,707,452.0	712,126.2	995,325.9
July .....	1,714,828.4	715,795.3	999,033.1
Aug .....	1,717,799.0	719,482.5	998,316.5
Sept .....	1,722,548.7	721,274.3	1,001,274.4
Oct .....	1,724,063.6	723,694.8	1,000,368.8
Nov <sup>4</sup> .....	1,721,859.1	722,122.3	999,736.8

<sup>1</sup> Covers most short- and intermediate-term credit extended to individuals. Credit secured by real estate is excluded.

<sup>2</sup> Includes automobile loans and all other loans not included in revolving credit, such as loans for mobile homes, education, boats, trailers, or vacations. These loans may be secured or unsecured.

<sup>3</sup> Data newly available in January 1989 result in breaks in many series between December 1988 and subsequent months.

Source: Board of Governors of the Federal Reserve System.

TABLE B-77.—*Consumer credit outstanding, 1955–2003*  
[Amount outstanding (end of month); millions of dollars, seasonally adjusted]

Year and month	Total consumer credit <sup>1</sup>	Revolving	Nonrevolving <sup>2</sup>
December:			
1955 .....	41,869.0	.....	41,869.0
1956 .....	45,448.2	.....	45,448.2
1957 .....	48,078.3	.....	48,078.3
1958 .....	48,394.3	.....	48,394.3
1959 .....	56,010.7	.....	56,010.7
1960 .....	60,025.3	.....	60,025.3
1961 .....	62,248.5	.....	62,248.5
1962 .....	68,126.7	.....	68,126.7
1963 .....	76,581.4	.....	76,581.4
1964 .....	85,959.6	.....	85,959.6
1965 .....	95,954.7	.....	95,954.7
1966 .....	101,788.2	.....	101,788.2
1967 .....	106,842.6	.....	106,842.6
1968 .....	117,399.1	2,041.5	115,357.5
1969 .....	127,156.2	3,604.8	123,551.3
1970 .....	131,551.6	4,961.5	126,590.1
1971 .....	146,930.2	8,245.3	138,684.8
1972 .....	166,189.1	9,379.2	156,809.9
1973 .....	190,086.3	11,342.2	178,744.1
1974 .....	198,917.8	13,241.3	185,676.6
1975 .....	204,002.0	14,495.3	189,506.7
1976 .....	225,721.6	16,489.1	209,232.5
1977 .....	260,562.7	37,414.8	223,147.9
1978 .....	306,100.4	45,691.0	260,409.4
1979 .....	348,589.1	53,596.4	294,992.7
1980 .....	351,920.1	54,970.1	296,950.0
1981 .....	371,301.4	60,928.0	310,373.4
1982 .....	389,848.7	66,348.3	323,500.4
1983 .....	437,068.9	79,027.3	358,041.6
1984 .....	517,279.0	100,385.6	416,893.4
1985 .....	599,711.2	124,465.8	475,245.4
1986 .....	654,750.2	141,068.2	513,682.1
1987 .....	686,318.8	160,853.9	525,464.9
1988 <sup>3</sup> .....	731,917.8	184,593.1	547,324.6
1989 .....	794,612.2	211,229.8	583,382.3
1990 .....	808,230.6	238,642.6	569,588.0
1991 .....	798,029.0	263,768.6	534,260.4
1992 .....	806,118.7	278,449.7	527,669.0
1993 .....	865,650.6	309,908.0	555,742.6
1994 .....	997,126.9	365,569.6	631,557.3
1995 .....	1,140,629.6	443,126.9	697,502.7
1996 .....	1,242,168.9	498,931.0	743,238.0
1997 .....	1,305,033.3	521,663.0	783,370.3
1998 .....	1,400,260.7	562,807.8	837,452.9
1999 .....	1,512,769.0	590,496.8	922,272.2
2000 .....	1,686,221.8	658,855.3	1,027,366.5
2001 .....	1,822,183.3	703,881.7	1,118,301.7
2002 .....	1,902,731.3	716,702.3	1,186,029.0
2002: Jan .....	1,828,402.9	705,862.5	1,122,540.5
Feb .....	1,838,334.2	705,576.2	1,132,758.0
Mar .....	1,850,775.7	708,504.1	1,142,271.6
Apr .....	1,858,954.3	710,792.0	1,148,162.3
May .....	1,867,701.5	712,684.9	1,155,016.7
June .....	1,876,605.9	716,176.9	1,160,429.0
July .....	1,886,143.4	718,453.6	1,167,689.8
Aug .....	1,892,855.7	722,183.8	1,170,671.9
Sept .....	1,896,378.2	721,410.9	1,174,967.2
Oct .....	1,901,407.1	721,764.5	1,179,642.6
Nov .....	1,902,586.2	721,743.9	1,180,842.4
Dec .....	1,902,731.3	716,702.3	1,186,029.0
2003: Jan .....	1,915,183.1	719,709.2	1,195,473.9
Feb .....	1,924,581.9	723,200.3	1,201,381.6
Mar .....	1,923,487.5	724,801.3	1,198,686.2
Apr .....	1,933,140.1	726,911.6	1,206,228.5
May .....	1,951,072.1	731,017.8	1,220,054.4
June .....	1,951,846.9	729,744.5	1,222,102.4
July .....	1,959,267.8	730,979.5	1,228,288.3
Aug .....	1,970,829.3	733,160.9	1,237,668.5
Sept .....	1,982,178.8	737,330.1	1,244,848.8
Oct .....	1,990,515.0	739,960.2	1,250,554.9
Nov <sup>P</sup> .....	1,994,554.9	739,396.6	1,255,158.4

<sup>1</sup> Covers most short- and intermediate-term credit extended to individuals. Credit secured by real estate is excluded.

<sup>2</sup> Includes automobile loans and all other loans not included in revolving credit, such as loans for mobile homes, education, boats, trailers, or vacations. These loans may be secured or unsecured. Beginning 1977 includes student loans extended by the Federal Government and by SLM Holding Corporation, the parent company of Sallie Mae.

<sup>3</sup> Data newly available in January 1989 result in breaks in these series between December 1988 and subsequent months.

Source: Board of Governors of the Federal Reserve System.