TABLE B–76.—*Consumer credit outstanding, 1952–94*

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

Year and month	Total consumer credit	Installment credit [1]				Noninstallment credit [4]
		Total	Automobile	Revolving [2]	Other [3]	
December:						
1952	29,766	20,121	7,651	....	12,470	9,645
1953	33,769	23,870	9,702	....	14,168	9,899
1954	35,027	24,470	9,755	....	14,715	10,557
1955	41,885	29,809	13,485	....	16,324	12,076
1956	45,503	32,660	14,499	....	18,161	12,843
1957	48,132	34,914	15,493	....	19,421	13,218
1958	48,356	34,736	14,267	....	20,469	13,620
1959	55,878	40,421	16,641	....	23,780	15,457
1960	60,035	44,335	18,108	....	26,227	15,700
1961	62,340	45,438	17,656	....	27,782	16,902
1962	68,231	50,375	20,001	....	30,374	17,856
1963	76,606	57,056	22,891	....	34,165	19,550
1964	85,989	64,674	25,865	....	38,809	21,315
1965	95,948	72,814	29,378	....	43,436	23,134
1966	101,839	78,162	31,024	....	47,138	23,677
1967	106,716	81,783	31,136	....	50,647	24,933
1968	117,231	90,112	34,352	2,022	53,738	27,119
1969	126,928	99,381	36,946	3,563	58,872	27,547
1970	131,600	103,905	36,348	4,900	62,657	27,695
1971	147,058	116,434	40,522	8,252	67,660	30,624
1972	166,009	131,258	47,835	9,391	74,032	34,751
1973	190,601	152,910	53,740	11,318	87,852	37,691
1974	199,365	162,203	54,241	13,232	94,730	37,162
1975	204,963	167,043	56,989	14,507	95,547	37,920
1976	228,162	187,782	66,821	16,595	104,366	40,380
1977	263,808	221,475	80,948	36,689	103,838	42,333
1978	308,272	261,976	98,739	45,202	118,035	46,296
1979	347,507	296,483	112,475	53,357	130,651	51,024
1980	350,269	298,154	111,991	55,111	131,053	52,115
1981	366,869	311,259	119,008	61,070	131,182	55,610
1982	383,132	325,805	125,945	66,454	133,406	57,327
1983	431,170	368,966	143,560	79,088	146,318	62,204
1984	511,314	442,602	173,564	100,280	168,758	68,713
1985	591,291	517,660	210,238	121,758	185,664	73,631
1986	647,982	572,006	247,772	135,825	188,408	75,976
1987	680,036	608,675	266,295	153,064	189,316	71,362
1988 [5]	729,121	662,553	285,364	174,269	202,921	66,568
1989	782,077	717,200	291,531	199,162	226,508	64,876
1990	797,339	734,898	283,072	223,517	228,309	62,441
1991	780,982	728,389	259,594	245,281	223,514	52,593
1992	787,041	731,098	257,678	257,304	216,117	55,943
1993	847,486	794,300	282,036	287,875	224,389	53,186
1993: Jan	788,426	733,686	256,395	259,871	217,419	54,740
Feb	791,379	738,275	258,959	262,070	217,245	53,104
Mar	791,425	738,918	259,289	263,531	216,098	52,507
Apr	798,090	745,176	260,647	265,723	218,806	52,914
May	799,566	745,308	262,904	267,728	214,676	54,258
June	804,813	751,104	265,689	269,385	216,030	53,709
July	811,582	758,607	268,408	273,442	216,757	52,974
Aug	816,559	763,958	270,610	275,772	217,576	52,601
Sept	824,722	772,171	273,179	279,013	219,979	52,550
Oct	832,295	779,316	278,168	280,985	220,163	52,979
Nov	838,361	786,101	280,861	285,110	220,130	52,260
Dec	847,486	794,300	282,036	287,875	224,389	53,186
1994: Jan	851,576	798,844	283,134	290,165	225,545	52,732
Feb	856,713	802,720	284,447	292,604	225,668	53,993
Mar	868,006	813,750	288,663	296,710	228,376	54,256
Apr	877,282	823,342	293,018	301,260	229,064	53,940
May	889,996	836,936	298,278	305,528	233,130	53,059
June	900,428	847,715	303,526	309,472	234,717	52,713
July	906,635	854,469	305,193	313,591	235,685	52,166
Aug	920,512	869,628	309,721	321,365	238,542	50,884
Sept	931,529	879,961	315,162	322,823	241,976	51,568
Oct	943,274	891,603	318,036	327,707	245,860	51,671
Nov ^{p}	953,908	904,487	322,808	334,428	247,251	49,421

[1] Installment credit covers most short- and intermediate-term credit extended to individuals through regular business channels, usually to finance the purchase of consumer goods and services or to refinance debts incurred for such purposes, and scheduled to be repaid (or with the option of repayment) in two or more installments. Credit secured by real estate is excluded.

[2] Consists of credit cards at retailers, gasoline companies, and commercial banks, and check credit at commercial banks. Excludes 30-day charge credit held by travel and entertainment companies. Prior to 1968, included in ''other,'' except gasoline companies included in noninstallment credit prior to 1971. Beginning 1977, includes open-end credit at retailers, previously included in ''other.'' Also beginning 1977, some retail credit was reclassified from commercial into consumer credit.

[3] Includes mobile home loans and all other installment loans not included in autombile or revolving credit, such as loans for education, boats, trailers, or vacations. These loans may be secured or unsecured.

[4] Noninstallment credit is credit scheduled to be repaid in a lump sum, including single-payment loans, charge accounts, and service credit. Because of inconsistencies in the data and infrequent benchmarking, series is no longer published by the Federal Reserve Board on a regular basis. Data are shown here as a general indication of trends.

[5] 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–73.—*Consumer credit outstanding, 1955–95*

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

Year and month	Total consumer credit	Installment credit [1]				Noninstallment credit [4]
		Total	Automobile	Revolving [2]	Other [3]	
December:						
1955	41.9	29.8	13.5	....	16.3	12.1
1956	45.5	32.7	14.5	....	18.2	12.8
1957	48.1	34.9	15.5	....	19.4	13.2
1958	48.4	34.7	14.3	....	20.5	13.6
1959	55.9	40.4	16.6	....	23.8	15.5
1960	60.0	44.3	18.1	....	26.2	15.7
1961	62.3	45.4	17.7	....	27.8	16.9
1962	68.2	50.4	20.0	....	30.4	17.9
1963	76.6	57.1	22.9	....	34.2	19.6
1964	86.0	64.7	25.9	....	38.8	21.3
1965	95.9	72.8	29.4	....	43.4	23.1
1966	101.8	78.2	31.0	....	47.1	23.7
1967	106.7	81.8	31.1	....	50.6	24.9
1968	117.2	90.1	34.4	2.0	53.7	27.1
1969	126.9	99.4	36.9	3.6	58.9	27.5
1970	131.6	103.9	36.3	4.9	62.7	27.7
1971	147.1	116.4	40.5	8.3	67.7	30.6
1972	166.0	131.3	47.8	9.4	74.0	34.8
1973	190.6	152.9	53.7	11.3	87.9	37.7
1974	199.4	162.2	54.2	13.2	94.7	37.2
1975	205.0	167.0	57.0	14.5	95.5	37.9
1976	228.2	187.8	66.8	16.6	104.4	40.4
1977	263.8	221.5	80.9	36.7	103.8	42.3
1978	308.3	262.0	98.7	45.2	118.0	46.3
1979	347.5	296.5	112.5	53.4	130.7	51.0
1980	350.3	298.2	112.0	55.1	131.1	52.1
1981	366.9	311.3	119.0	61.1	131.2	55.6
1982	383.1	325.8	125.9	66.5	133.4	57.3
1983	431.2	369.0	143.6	79.1	146.3	62.2
1984	511.3	442.6	173.6	100.3	168.8	68.7
1985	591.3	517.7	210.2	121.8	185.7	73.6
1986	648.0	572.0	247.8	135.8	188.4	76.0
1987	680.0	608.7	266.3	153.1	189.3	71.4
1988 [5]	729.1	662.6	285.4	174.3	202.9	66.6
1989	782.1	717.2	291.5	199.2	226.5	64.9
1990	797.3	734.9	283.1	223.5	228.3	62.4
1991	781.0	728.4	259.6	245.3	223.5	52.6
1992	786.4	730.8	257.4	258.1	215.3	55.6
1993	843.3	790.4	280.6	286.6	223.2	53.0
1994	961.1	902.9	317.2	334.5	251.1	58.3
1995 [p]	1,087.8	1,022.9	353.1	394.8	275.1	64.9
1994: Jan	848.9	795.9	282.7	288.5	224.7	53.0
Feb	854.7	800.3	283.2	291.4	225.7	54.4
Mar	865.4	811.1	287.1	295.8	228.2	54.3
Apr	876.0	821.2	290.8	300.4	230.0	54.8
May	886.4	832.2	294.9	304.5	232.8	54.3
June	896.5	842.3	298.9	308.3	235.1	54.2
July	904.1	849.9	300.6	312.7	236.6	54.2
Aug	917.1	863.5	304.3	319.7	239.5	53.6
Sept	928.2	873.6	308.7	322.0	242.9	54.6
Oct	941.7	882.2	311.2	324.7	246.4	59.5
Nov	952.3	895.6	315.2	332.4	248.0	56.7
Dec	961.1	902.9	317.2	334.5	251.1	58.3
1995: Jan	973.1	914.4	319.3	340.2	254.9	58.7
Feb	979.0	918.9	321.0	345.1	252.8	60.1
Mar	994.6	933.0	323.3	351.5	258.2	61.6
Apr	1,007.3	946.3	326.2	358.7	261.4	61.0
May	1,020.3	959.1	328.0	366.1	265.0	61.2
June	1,032.3	970.6	330.7	372.3	267.5	61.7
July	1,042.8	979.4	337.1	375.3	267.0	63.4
Aug	1,052.9	989.7	339.8	379.7	270.3	63.2
Sept	1,059.6	993.8	341.2	382.1	270.6	65.8
Oct	1,068.7	1,005.2	344.7	387.2	273.3	63.5
Nov	1,077.9	1,015.0	349.1	390.1	275.8	62.9
Dec [p]	1,087.8	1,022.9	353.1	394.8	275.1	64.9

[1] Installment credit covers most short- and intermediate-term credit extended to individuals through regular business channels, usually to finance the purchase of consumer goods and services or to refinance debts incurred for such purposes, and scheduled to be repaid (or with the option of repayment) in two or more installments. Credit secured by real estate is excluded.

[2] Consists of credit cards at retailers, gasoline companies, and commercial banks, and check credit at commercial banks. Excludes 30-day charge credit held by travel and entertainment companies. Prior to 1968, included in ''other,'' except gasoline companies included in noninstallment credit prior to 1971. Beginning 1977, includes open-end credit at retailers, previously included in ''other.'' Also beginning 1977, some retail credit was reclassified from commercial into consumer credit.

[3] Includes 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.

[4] Noninstallment credit is credit scheduled to be repaid in a lump sum, including single-payment loans, charge accounts, and service credit. Because of inconsistencies in the data and infrequent benchmarking, series is no longer published by the Federal Reserve Board on a regular basis. Data are shown here as a general indication of trends.

[5] 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–75.—*Consumer credit outstanding, 1955–96*

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

Year and month	Total consumer credit [1]	Automobile	Revolving [2]	Other [3]
December:				
1955	41.9	13.5		28.4
1956	45.4	14.5		30.9
1957	48.1	15.5		32.6
1958	48.3	14.3		34.1
1959	55.9	16.6		39.3
1960	60.0	18.1		41.9
1961	62.2	17.7		44.5
1962	68.1	20.0		48.1
1963	76.6	22.9		53.7
1964	86.0	25.9		60.1
1965	96.0	29.4		66.6
1966	101.9	31.0		70.8
1967	106.9	31.1		75.7
1968	117.4	34.4	2.0	81.0
1969	127.1	36.9	3.6	86.6
1970	131.5	36.3	4.9	90.2
1971	146.9	40.5	8.3	98.1
1972	166.1	47.8	9.4	108.9
1973	190.0	53.7	11.3	124.9
1974	198.8	54.2	13.2	131.3
1975	203.6	56.8	14.5	132.3
1976	224.8	65.9	16.6	142.3
1977	257.5	79.0	36.7	141.8
1978	302.1	95.8	45.2	161.0
1979	343.5	108.7	53.4	181.5
1980	350.1	112.0	55.1	183.0
1981	367.6	119.8	61.1	186.7
1982	384.6	127.5	66.5	190.7
1983	433.7	146.2	79.1	208.4
1984	512.8	175.3	100.3	237.2
1985	584.7	210.9	122.1	251.7
1986	638.9	247.2	136.0	255.7
1987	671.7	266.1	153.3	252.4
1988 [4]	729.9	285.5	174.5	269.9
1989	781.9	291.0	198.6	292.3
1990	796.4	282.4	223.3	290.7
1991	781.1	259.3	245.8	276.1
1992	784.9	257.1	257.8	269.9
1993	844.1	279.8	287.0	277.3
1994	966.5	317.2	339.3	309.9
1995	1,103.3	350.8	413.9	338.6
1995: Jan	978.1	320.1	346.2	311.8
Feb	984.3	322.3	352.3	309.7
Mar	999.7	325.0	359.5	315.1
Apr	1,010.7	326.8	363.8	320.1
May	1,024.4	330.2	371.8	322.4
June	1,037.0	332.6	378.8	325.6
July	1,047.5	336.9	382.2	328.4
Aug	1,059.9	339.2	390.1	330.6
Sept	1,074.7	341.0	399.5	334.2
Oct	1,082.7	344.1	404.6	334.0
Nov	1,094.4	347.2	407.4	339.7
Dec	1,103.3	350.8	413.9	338.6
1996: Jan	1,113.5	352.9	419.0	341.6
Feb	1,125.0	355.8	425.7	343.5
Mar	1,136.2	358.6	431.3	346.2
Apr	1,144.2	361.2	437.9	345.2
May	1,150.8	362.3	443.5	345.1
June	1,156.7	367.7	445.1	343.9
July	1,170.4	374.3	452.1	344.0
Aug	1,176.8	374.9	454.6	347.2
Sept	1,176.7	376.2	455.4	345.1
Oct	1,183.2	377.2	456.8	349.2
Nov ^{p}	1,190.6	377.7	460.0	352.8

[1] Covers most short- and intermediate-term credit extended to individuals through regular business channels, usually to finance the purchase of consumer goods and services or to refinance debts incurred for such purposes. Credit secured by real estate is excluded.

[2] Consists of credit cards at retailers, gasoline companies, and commercial banks, and check credit at commercial banks. Excludes 30-day charge credit held by travel and entertainment companies. Prior to 1968, included in "other." Beginning 1977, includes open-end credit at retailers, previously included in "other." Also beginning 1977, some retail credit was reclassified from commercial into consumer credit.

[3] Includes mobile home loans and all other loans not included in automobile or revolving credit, such as loans for education, boats, trailers, or vacations. Includes all noninstallment credit. These loans may be secured or unsecured.

[4] 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, 1955–97*

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

Year and month	Total consumer credit[1]	Automobile	Revolving[2]	Other[3]
December:				
1955	41.9	13.5		28.4
1956	45.4	14.5		30.9
1957	48.1	15.5		32.6
1958	48.3	14.3		34.1
1959	55.9	16.6		39.3
1960	60.0	18.1		41.9
1961	62.2	17.7		44.5
1962	68.1	20.0		48.1
1963	76.6	22.9		53.7
1964	86.0	25.9		60.1
1965	96.0	29.4		66.6
1966	101.9	31.0		70.8
1967	106.9	31.1		75.7
1968	117.4	34.4	2.0	81.0
1969	127.1	36.9	3.6	86.6
1970	131.5	36.3	4.9	90.2
1971	146.9	40.5	8.3	98.1
1972	166.1	47.8	9.4	108.9
1973	190.0	53.7	11.3	124.9
1974	198.8	54.2	13.2	131.3
1975	203.6	56.8	14.5	132.3
1976	224.8	65.9	16.6	142.3
1977	257.5	79.0	36.7	141.8
1978	302.1	95.8	45.2	161.0
1979	343.5	108.7	53.4	181.5
1980	350.1	112.0	55.1	183.0
1981	367.6	119.8	61.1	186.7
1982	384.6	127.5	66.5	190.7
1983	433.7	146.2	79.1	208.4
1984	512.8	175.3	100.3	237.2
1985	592.7	210.8	124.7	257.1
1986	646.3	247.1	141.2	258.0
1987	676.3	266.1	160.9	249.4
1988[4]	719.0	285.3	184.6	249.2
1989	779.0	290.8	211.2	277.0
1990	789.3	283.5	238.6	267.2
1991	777.2	263.4	263.7	250.1
1992	779.9	262.7	278.2	239.1
1993	838.6	288.0	309.9	240.7
1994	959.7	327.9	365.5	266.4
1995	1,094.2	364.2	443.0	287.0
1996	1,179.9	392.4	499.2	288.3
1996: Jan	1,102.3	367.0	447.3	288.1
Feb	1,113.3	370.5	454.0	288.8
Mar	1,123.2	373.7	460.2	289.4
Apr	1,133.0	376.8	466.3	289.8
May	1,141.4	380.0	471.1	290.2
June	1,151.0	383.8	474.8	292.4
July	1,161.5	388.1	479.5	293.9
Aug	1,169.9	388.8	483.3	297.8
Sept	1,170.7	389.9	485.3	295.6
Oct	1,177.3	391.4	490.6	295.4
Nov	1,179.5	390.4	495.0	294.1
Dec	1,179.9	392.4	499.2	288.3
1997: Jan	1,189.7	393.4	505.3	291.0
Feb	1,195.4	393.8	509.3	292.3
Mar	1,197.3	392.6	509.5	295.2
Apr	1,206.2	396.5	512.4	297.3
May	1,209.5	397.5	514.3	297.7
June	1,211.7	399.8	516.2	295.8
July	1,216.1	403.2	520.2	292.6
Aug	1,222.2	403.2	523.7	295.3
Sept	1,223.8	405.7	526.4	291.7
Oct	1,235.2	410.4	529.9	294.9
Nov*p*	1,231.0	409.1	528.1	293.8

[1] Covers most short- and intermediate-term credit extended to individuals through regular business channels, usually to finance the purchase of consumer goods and services or to refinance debts incurred for such purposes. Credit secured by real estate is excluded.
[2] Consists of credit cards at retailers, gasoline companies, and commercial banks, and check credit at commercial banks. Excludes 30-day charge credit held by travel and entertainment companies. Prior to 1968, included in "other." Beginning 1977, includes open-end credit at retailers, previously included in "other." Also beginning 1977, some retail credit was reclassified from commercial into consumer credit.
[3] Includes mobile home loans and all other loans not included in automobile or revolving credit, such as loans for education, boats, trailers, or vacations. These loans may be secured or unsecured.
[4] 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, 1955–98*

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

Year and month	Total consumer credit [1]	Automobile	Revolving [2]	Other [3]
December:				
1955	41.9	13.5		28.4
1956	45.4	14.5		30.9
1957	48.1	15.5		32.6
1958	48.3	14.3		34.1
1959	55.9	16.6		39.3
1960	60.0	18.1		41.9
1961	62.2	17.7		44.5
1962	68.1	20.0		48.1
1963	76.6	22.9		53.7
1964	86.0	25.9		60.1
1965	96.0	29.4		66.6
1966	101.9	31.0		70.8
1967	106.9	31.1		75.7
1968	117.4	34.4	2.0	81.0
1969	127.1	36.9	3.6	86.6
1970	131.5	36.3	4.9	90.2
1971	146.9	40.5	8.3	98.1
1972	166.1	47.8	9.4	108.9
1973	190.0	53.7	11.3	124.9
1974	198.8	54.2	13.2	131.3
1975	203.6	56.8	14.5	132.3
1976	224.8	65.9	16.6	142.3
1977	257.5	79.0	36.7	141.8
1978	302.1	95.8	45.2	161.0
1979	343.5	108.7	53.4	181.5
1980	350.1	112.0	55.1	183.0
1981	367.6	119.8	61.1	186.7
1982	384.6	127.5	66.5	190.7
1983	433.7	146.2	79.1	208.4
1984	512.8	175.3	100.4	237.2
1985	592.7	210.8	124.7	257.1
1986	646.3	247.1	141.2	258.0
1987	676.3	266.1	160.9	249.4
1988 [4]	719.0	285.3	184.6	249.2
1989	779.0	290.8	211.2	277.0
1990	789.3	283.5	238.6	267.2
1991	777.2	263.4	263.7	250.1
1992	779.9	262.7	278.2	239.1
1993	839.1	288.1	310.0	241.1
1994	960.7	327.9	365.6	267.2
1995	1,095.7	364.2	443.2	288.3
1996	1,181.9	392.3	499.5	290.1
1997	1,233.1	413.4	531.1	288.6
1997: Jan	1,191.1	393.4	505.4	292.3
Feb	1,196.6	394.2	508.9	293.6
Mar	1,197.1	392.9	508.8	295.5
Apr	1,205.7	396.7	511.8	297.1
May	1,209.9	397.7	515.0	297.2
June	1,211.6	400.0	516.8	294.8
July	1,216.4	402.6	521.0	292.8
Aug	1,220.7	403.2	523.8	293.7
Sept	1,223.9	405.1	526.8	292.0
Oct	1,230.2	408.6	529.1	292.5
Nov	1,227.1	407.3	530.3	289.5
Dec	1,233.1	413.4	531.1	288.6
1998: Jan	1,235.5	415.3	533.0	287.1
Feb	1,240.5	416.7	535.3	288.4
Mar	1,247.4	419.8	539.4	288.2
Apr	1,251.9	421.2	541.8	288.8
May	1,254.3	422.6	541.2	290.5
June	1,263.7	425.5	545.3	292.8
July	1,269.8	428.1	543.6	298.1
Aug	1,277.4	432.2	548.7	296.4
Sept	1,285.3	435.0	552.5	297.9
Oct	1,297.2	437.0	557.1	303.1
Nov [p]	1,301.1	441.3	556.4	303.3

[1] Covers most short- and intermediate-term credit extended to individuals through regular business channels, usually to finance the purchase of consumer goods and services or to refinance debts incurred for such purposes. Credit secured by real estate is excluded.

[2] Consists of credit cards at retailers, gasoline companies, and commercial banks, and check credit at commercial banks. Excludes 30-day charge credit held by travel and entertainment companies. Prior to 1968, included in "other." Beginning 1977, includes open-end credit at retailers, previously included in "other." Also beginning 1977, some retail credit was reclassified from commercial into consumer credit.

[3] Includes mobile home loans and all other loans not included in automobile or revolving credit, such as loans for education, boats, trailers, or vacations. These loans may be secured or unsecured.

[4] 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.