Consumer Credit Outstanding

Consumer Credit Outstanding [1]

Seasonally adjusted. Billions of dollars except as noted.

						2022		2023					
	2018	2019	2020	2021	2022[r]	Q3[r]	Q4[r]	Q1	Q2[r]	Q3[r]	Aug[r]	Sep[r]	Oct[p]
Total percent change (annual rate)[2]	4.5	4.6	-0.3	5.7	7.6	6.9	7.3	4.2	2.1	1.1	-3.0	3.0	1.2
Revolving	3.7	3.6	-11.2	6.7	15.1	13.0	14.0	9.1	6.6	10.2	16.0	4.1	2.7
Nonrevolving [3]	4.8	5.0	3.5	5.4	5.3	5.0	5.1	2.7	0.6	-2.0	-9.5	2.5	0.7
Total flow (annual rate)[2,4]	172.7	185.1	-12.0	237.8	345.5	327.4	349.0	207.6	102.7	52.4	-148.3	146.7	61.6
Revolving	37.3	38.1	-122.1	65.7	159.1	147.2	164.4	110.0	81.5	128.4	203.4	53.3	34.5
Nonrevolving [3]	135.3	147.0	110.1	172.2	186.4	180.2	184.6	97.6	21.2	-76.0	-351.7	93.4	27.1
Total outstanding	4,007.0	4,192.2	4,184.9	4,548.5	4,894.0	4,806.8	4,894.0	4,945.9	4,971.6	4,984.7	4,972.5	4,984.7	4,989.9
Revolving	1,053.8	1,092.0	974.6	1,053.5	1,212.6	1,171.5	1,212.6	1,240.1	1,260.5	1,292.6	1,288.1	1,292.6	1,295.4
Nonrevolving [3]	2,953.2	3,100.2	3,210.3	3,495.0	3,681.4	3,635.3	3,681.4	3,705.8	3,711.1	3,692.2	3,684.4	3,692.2	3,694.4
Terms of Credit Not seasonally adjusted. Percent except as noted.													
Commercial bank interest rates [5]													
New car loans													
60-month	5.02	5.31	5.02	4.82	5.36	5.50	6.55	7.48	7.81	7.88	7.88	n.a.	n.a.
72-month	5.13	5.36	5.21	4.82	5.50	5.61	6.64	6.97	7.80	8.12	8.12	n.a.	n.a.
Credit card plans													
All accounts	14.22	15.05	14.71	14.60	16.26	16.27	19.07	20.09	20.84	21.19	21.19	n.a.	n.a.
Accounts assessed interest	16.04	16.98	16.28	16.45	17.91	18.43	20.40	20.92	22.16	22.77	22.77	n.a.	n.a.
Personal loans													
24-month	10.32	10.32	9.51	9.38	9.87	10.16	11.21	11.48	11.48	12.17	12.17	n.a.	n.a.
Finance companies (new car loans)[6]													
Interest rates	6.1	6.4	5.2	4.6	5.2	5.5	6.1	6.4	6.6	6.7	n.a.	6.7	n.a.
Maturity (months)	66	67	69	67	67	66	67	66	65	65	n.a.	65	n.a.
Amount financed (dollars)	30,173	31,311	34,449	35,307	38,900	40,156	39,407	39,066	38,689	38,588	n.a.	38,588	n.a.

Consumer Credit Outstanding

Consumer Credit Outstanding [1]

Seasonally adjusted. Billions of dollars except as noted.

						2022		2023					
	2018	2019	2020	2021	2022[r]	Q3[r]	Q4[r]	Q1	Q2[r]	Q3[r]	Aug[r]	Sep[r]	Oct[p]
Total percent change (annual rate)[2]	4.5	4.6	-0.3	5.7	7.6	6.9	7.3	4.2	2.1	1.1	-3.0	3.0	1.2
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Total outstanding	4,007.0	4,192.2	4,184.9	4,548.5	4,894.0	4,806.8	4,894.0	4,945.9	4,971.6	4,984.7	4,972.5	4,984.7	4,989.9
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Credit card plans													
All accounts	14.22	15.05	14.71	14.60	16.26	16.27	19.07	20.09	20.84	21.19	21.19	n.a.	n.a.
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Maturity (months)	66	67	69	67	67	66	67	66	65	65	n.a.	65	n.a.
Amount financed (dollars)	30,173	31,311	34,449	35,307	38,900	40,156	39,407	39,066	38,689	38,588	n.a.	38,588	n.a.

Consumer Credit Outstanding

Consumer Credit Outstanding [1]

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						2022		2023					
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Total percent change (annual rate)[2]	4.5	4.6	-0.3	5.7	7.6	6.9	7.3	4.2	2.1	1.1	-3.0	3.0	1.2
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Maturity (months)	66	67	69	67	67	66	67	66	65	65	n.a.	65	n.a.
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Interest rates	6.1	6.4	5.2	4.6	5.2	5.5	6.1	6.4	6.6	6.7	n.a.	6.7	n.a.
Maturity (months)	66	67	69	67	67	66	67	66	65	65	n.a.	65	n.a.
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Maturity (months)	66	67	69	67	67	66	67	66	65	65	n.a.	65	n.a.
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Total percent change (annual rate)[2]	4.5	4.6	-0.3	5.7	7.6	6.9	7.3	4.2	2.1	1.1	-3.0	3.0	1.2
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Total outstanding	4,007.0	4,192.2	4,184.9	4,548.5	4,894.0	4,806.8	4,894.0	4,945.9	4,971.6	4,984.7	4,972.5	4,984.7	4,989.9
Revolving	1,053.8	1,092.0	974.6	1,053.5	1,212.6	1,171.5	1,212.6	1,240.1	1,260.5	1,292.6	1,288.1	1,292.6	1,295.4
Nonrevolving [3]	2,953.2	3,100.2	3,210.3	3,495.0	3,681.4	3,635.3	3,681.4	3,705.8	3,711.1	3,692.2	3,684.4	3,692.2	3,694.4
Terms of Credit Not seasonally adjusted. Percent except as noted.													
Commercial bank interest rates [5]													
New car loans													
60-month	5.02	5.31	5.02	4.82	5.36	5.50	6.55	7.48	7.81	7.88	7.88	n.a.	n.a.
72-month	5.13	5.36	5.21	4.82	5.50	5.61	6.64	6.97	7.80	8.12	8.12	n.a.	n.a.
Credit card plans													
All accounts	14.22	15.05	14.71	14.60	16.26	16.27	19.07	20.09	20.84	21.19	21.19	n.a.	n.a.
Accounts assessed interest	16.04	16.98	16.28	16.45	17.91	18.43	20.40	20.92	22.16	22.77	22.77	n.a.	n.a.
Personal loans													
24-month	10.32	10.32	9.51	9.38	9.87	10.16	11.21	11.48	11.48	12.17	12.17	n.a.	n.a.
Finance companies (new car loans)[6]													
Interest rates	6.1	6.4	5.2	4.6	5.2	5.5	6.1	6.4	6.6	6.7	n.a.	6.7	n.a.
Maturity (months)	66	67	69	67	67	66	67	66	65	65	n.a.	65	n.a.
Amount financed (dollars)	30,173	31,311	34,449	35,307	38,900	40,156	39,407	39,066	38,689	38,588	n.a.	38,588	n.a.