



Statistic	Total Credit Card Lines, Unused Commitments, and Credit Card Loans Outstanding
Source	FDIC (Federal Deposit Insurance Corporation): Quarterly Banking Profile Graph Book: <i>Expansion of Commercial Bank Credit Card Lines Section</i> (http://www2.fdic.gov/qbp/qbpSelect.asp?menuItem=GRPH)
Time Series	1996-current, Quarterly
Description	<p>This report includes the three elements of credit card exposures:</p> <p>Total credit card lines: the total credit limits extended by credit card issuing banks to cardholders.</p> <p>Unused commitments: the portion of total credit card lines unused or available as of the report date.</p> <p>Credit card loans outstanding: all credit card outstandings as of the reporting date. This includes balances for current monthly purchases that may be paid prior to accruing finance charges as well as loans subject to finance charges.</p> <p>The FDIC computes credit card lines by taking loans outstanding, loans securitized and sold, and unused commitment data from the “Consolidated Reports of Condition and Income,” or “Call Reports,” of the FFIEC (Federal Financial Institutions Examination Council). The reports are filed quarterly by commercial banks. Loans outstanding are reported on schedule RC-C, loans securitized and sold are reported on schedule RC-S, and unused commitments are reported on schedule RC-L.</p> <p>The FDIC’s total commercial bank credit card line number is computed by summing credit card loans outstanding, credit card loans securitized and sold (no longer published as a separate item), and unused credit card commitments across all FDIC-insured commercial banks.</p> <p>Not seasonally adjusted data for FDIC-insured commercial banks are available.¹</p>

¹ Commercial banks are institutions insured by the FDIC either through the Bank Insurance Fund (BIF) or through the Savings Association Insurance Fund (SAIF). These institutions are regulated by and submit financial reports to one of the three federal commercial bank regulators (the Board of Governors of the Federal Reserve System, the FDIC, or the Office of the Comptroller of the Currency).

Data Access	Data are publicly available.
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