PAYMENT CARDS Center

FEDERAL RESERVE BANK OF PHILADELPHIA

Statistic	Consumer Credit Outstanding
Source	Board of Governors: G.19- Federal Reserve Consumer Credit Statistical Release (http://www.federalreserve.gov/releases/g19/)
Time Series	Monthly: 1943-current Seasonally Adjusted Non-Revolving 1968-current Seasonally Adjusted Revolving 1943-current Not Seasonally Adjusted Non-Revolving 1968-current Not Seasonally Adjusted Revolving 1989-current Not Seasonally Adjusted Pools of Securitized Assets
Description	Consumer credit outstanding is composed of revolving and non-revolving credit, which reflects most consumer short- and intermediate-term credit, excluding loans secured by real estate. Revolving credit is composed mostly of credit card loans (roughly 95 percent); the remainder are "lines of credit" extensions, which are used for checking account overdraft facilities Non-revolving credit 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. Pools of securitized assets reflect loans that have been securitized and that are no longer on the balance sheet of the originator. Revolving pools are composed of securitized credit card receivables. The G.19 release comprises information from monthly surveys and quarterly Call Reports. The monthly surveys are completed by several large commercial banks and results are extrapolated to yield industry estimates. The end-of-quarter data points are pulled from the FFIEC Call Reports. Not seasonally adjusted data are also available for major types of credit for both revolving and non-revolving credit. Major types are commercial banks, finance companies, credit unions, savings institutions, non-financial business, and pools of securitized assets.
Data Access	Data are publicly available.