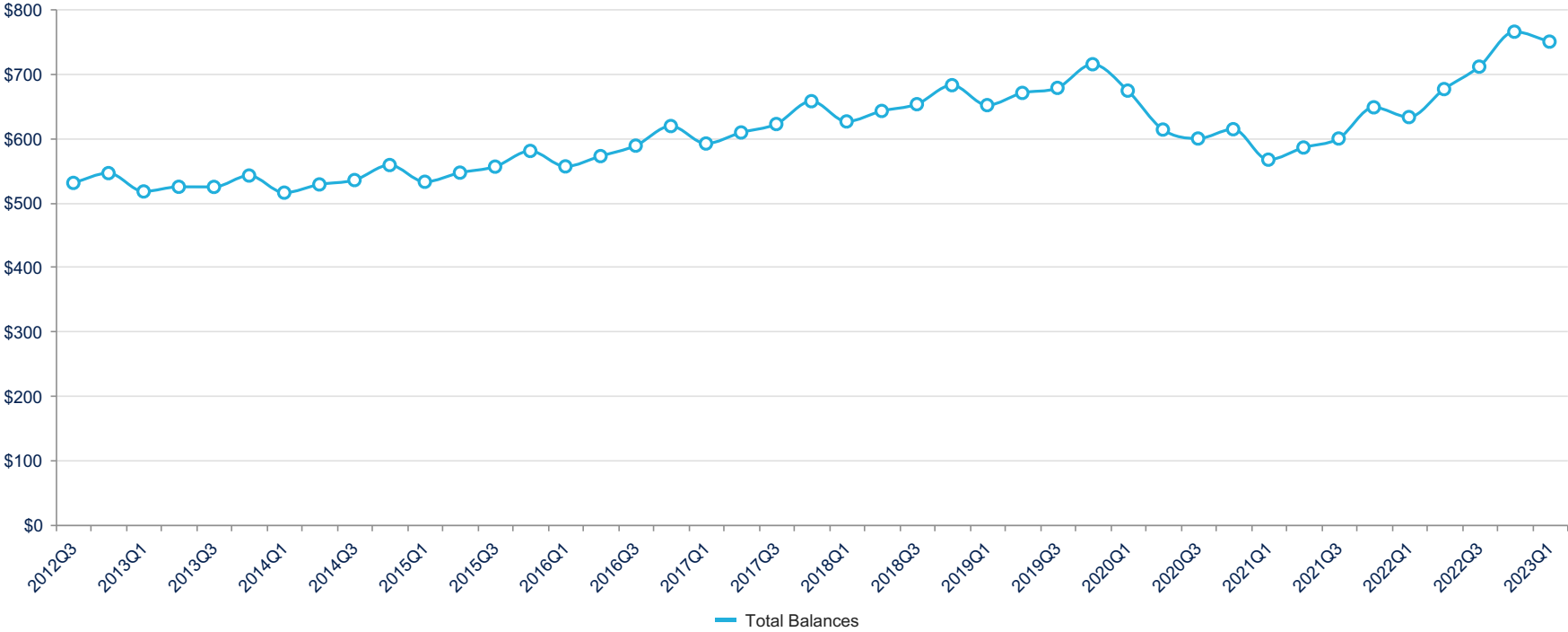
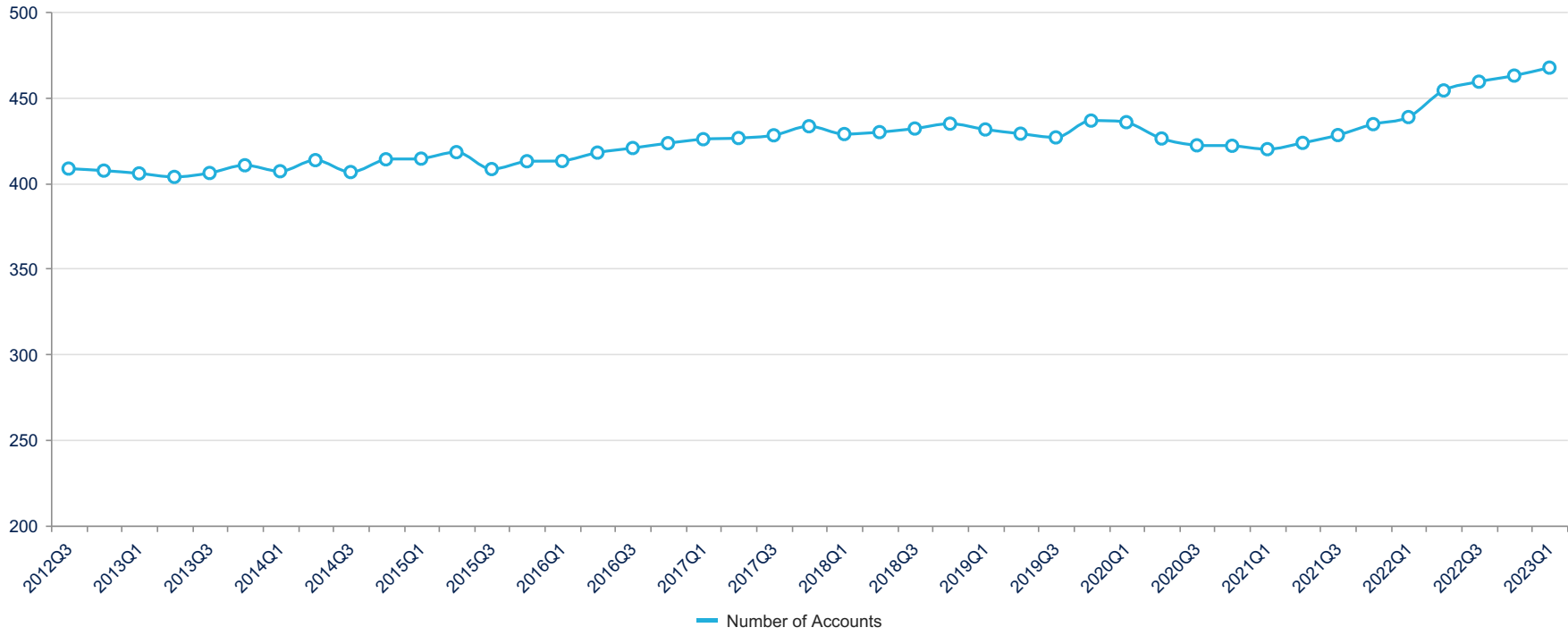


Credit Card Balances: Total Balances (\$Billions)



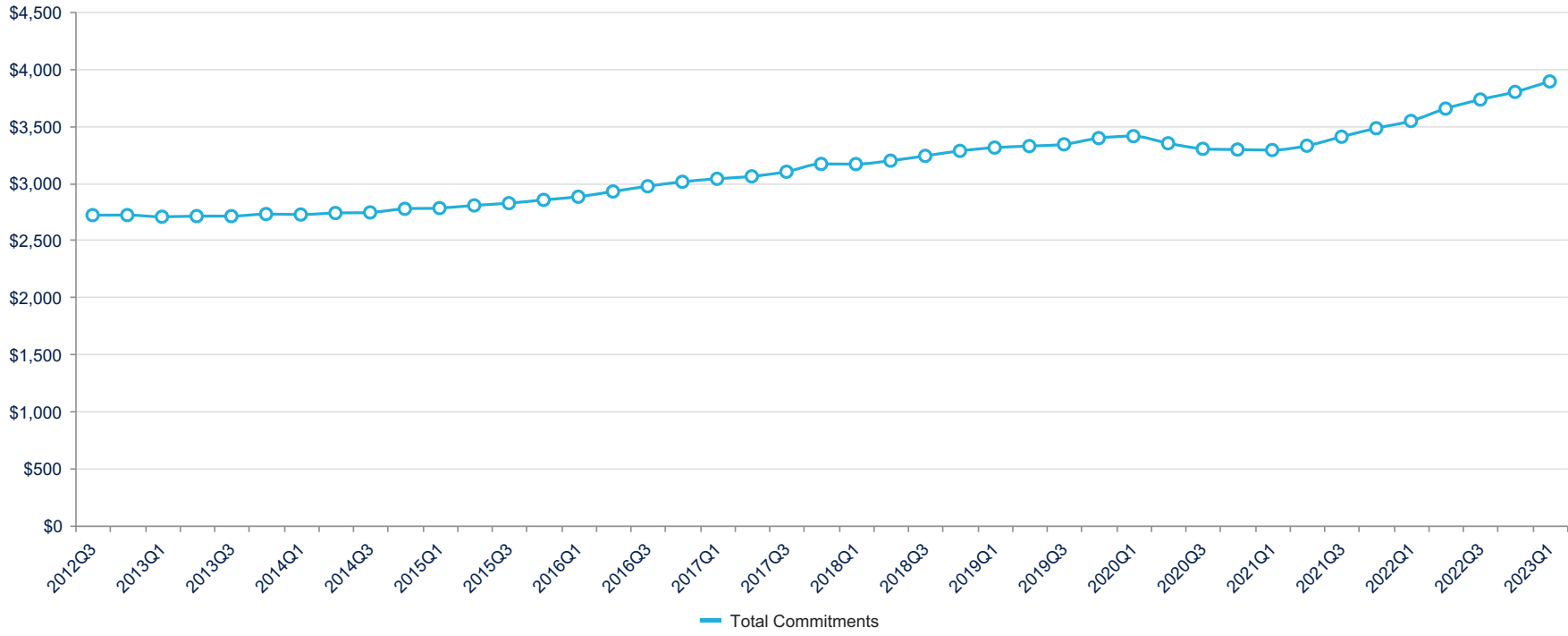
Source: Philadelphia Fed FR Y-14M Data

Credit Card Balances: Number of Accounts (Millions)



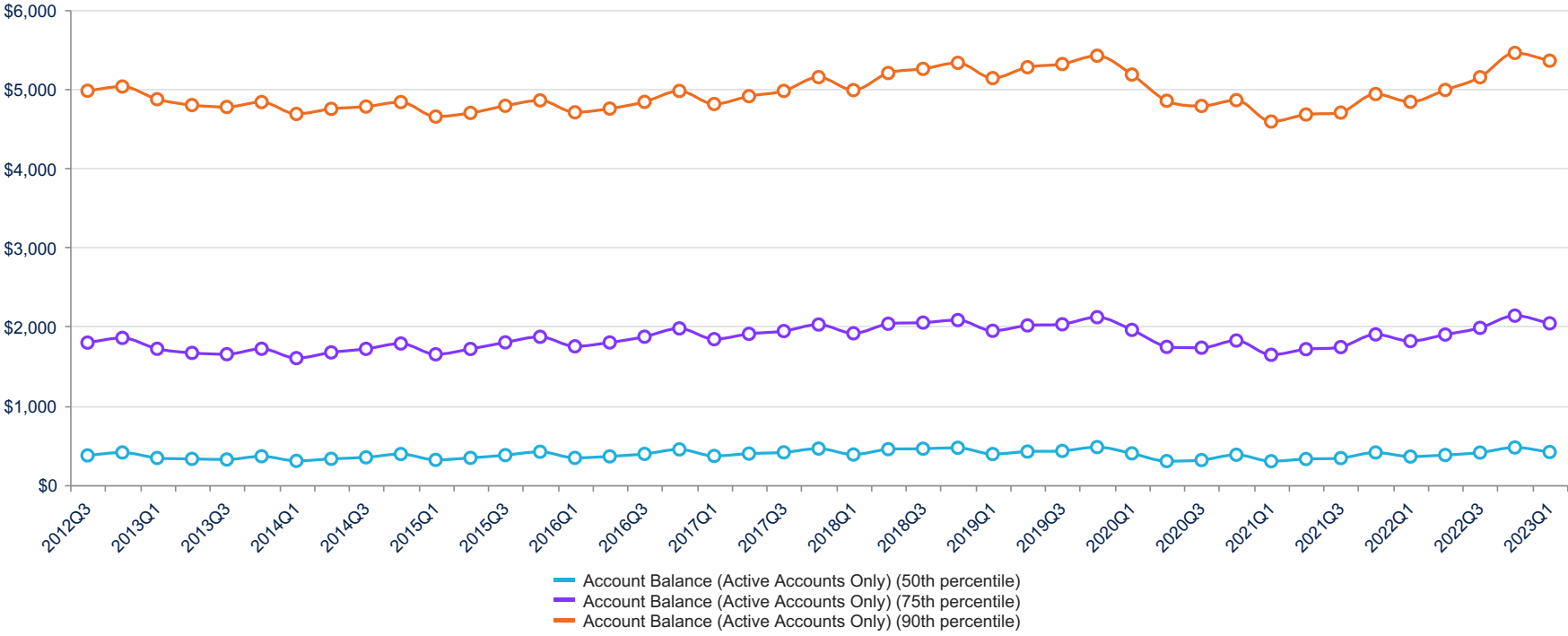
Source: Philadelphia Fed FR Y-14M Data

Credit Card Balances: Total Commitments (\$Billions)



Source: Philadelphia Fed FR Y-14M Data

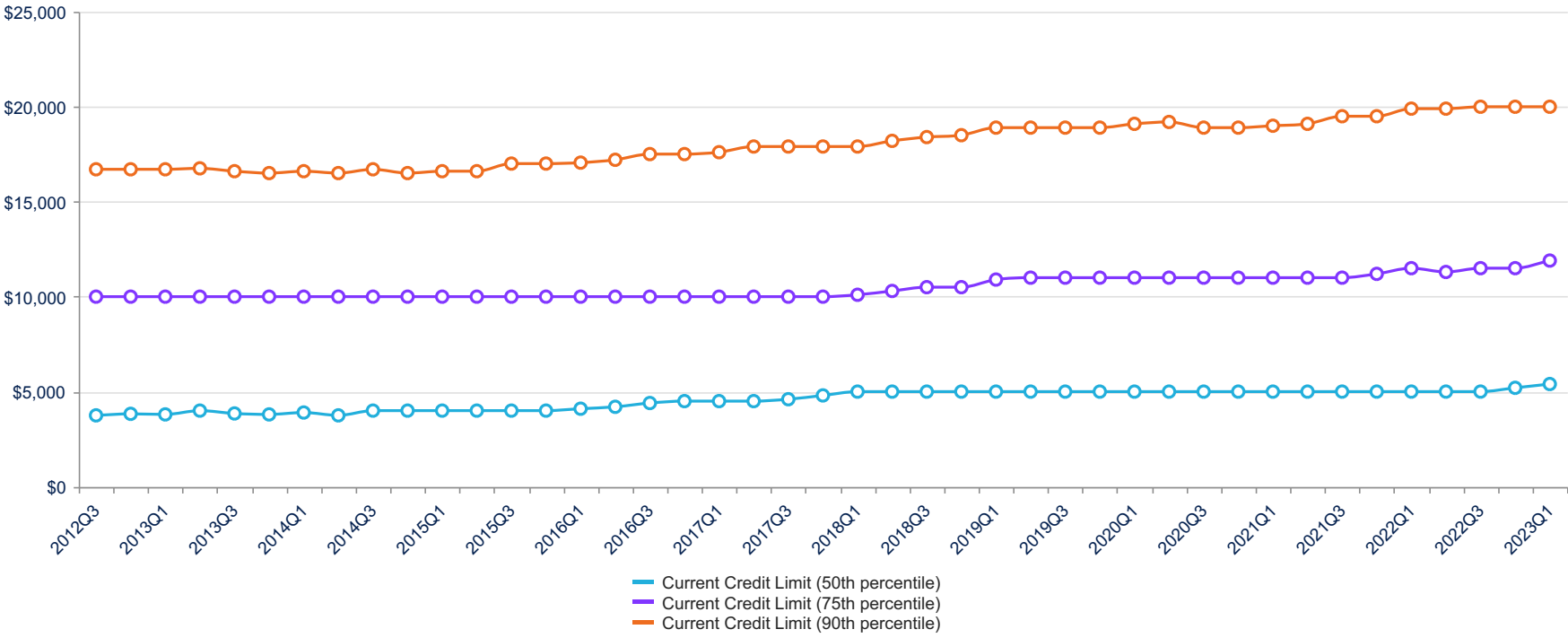
Credit Card Balances: Percentile: Account Balance (Active Accounts Only) (\$)



Source: Philadelphia Fed FR Y-14M Data

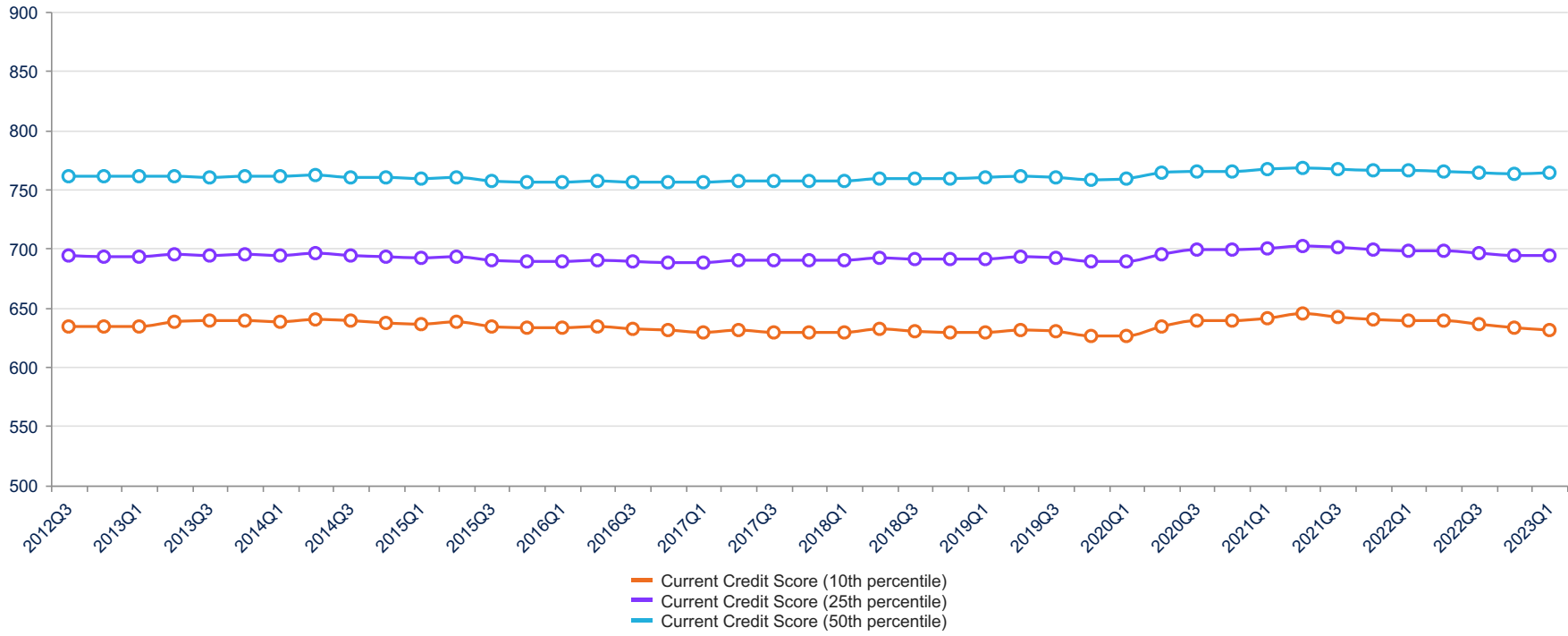
Note: Active credit card accounts are defined as credit card accounts that are open and have had debit, credit, or balance activity in the last 12 months.

Credit Card Balances: Percentile: Current Credit Limit (\$)



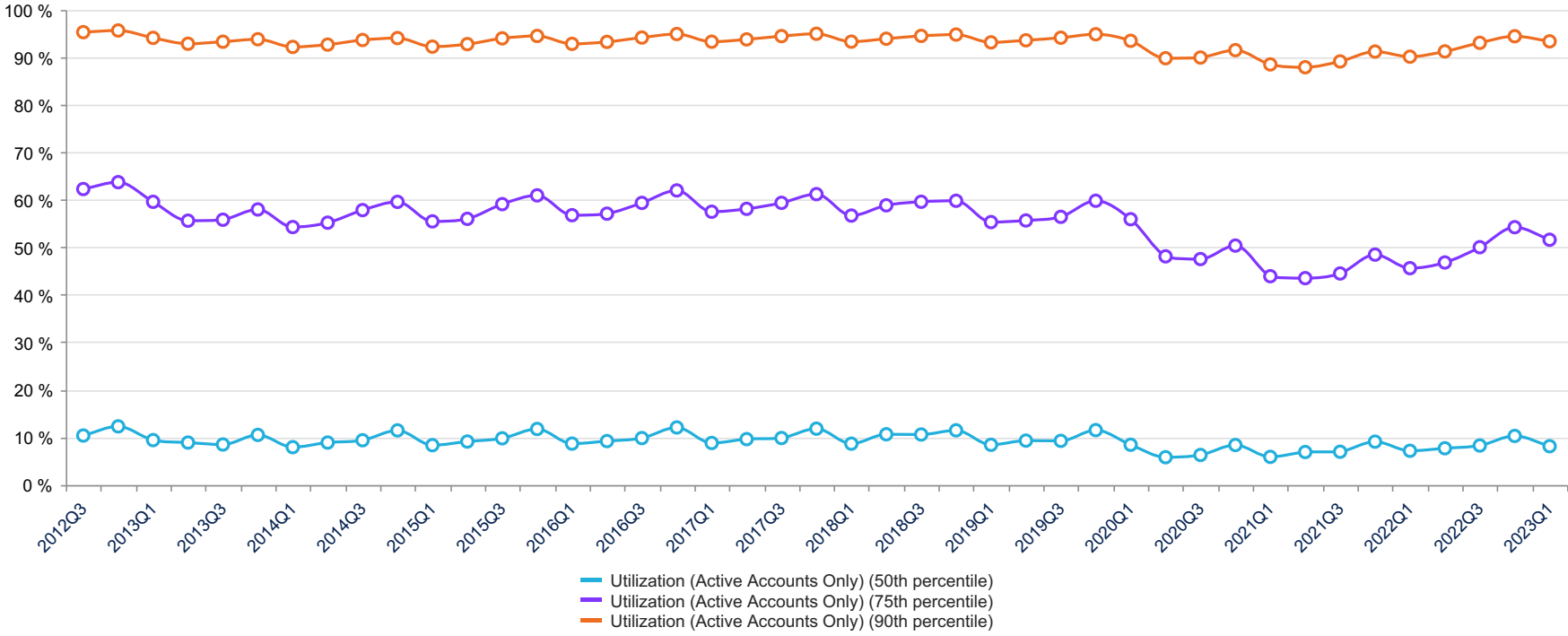
Source: Philadelphia Fed FR Y-14M Data

Credit Card Balances: Percentile: Current Credit Score



Source: Philadelphia Fed FR Y-14M Data

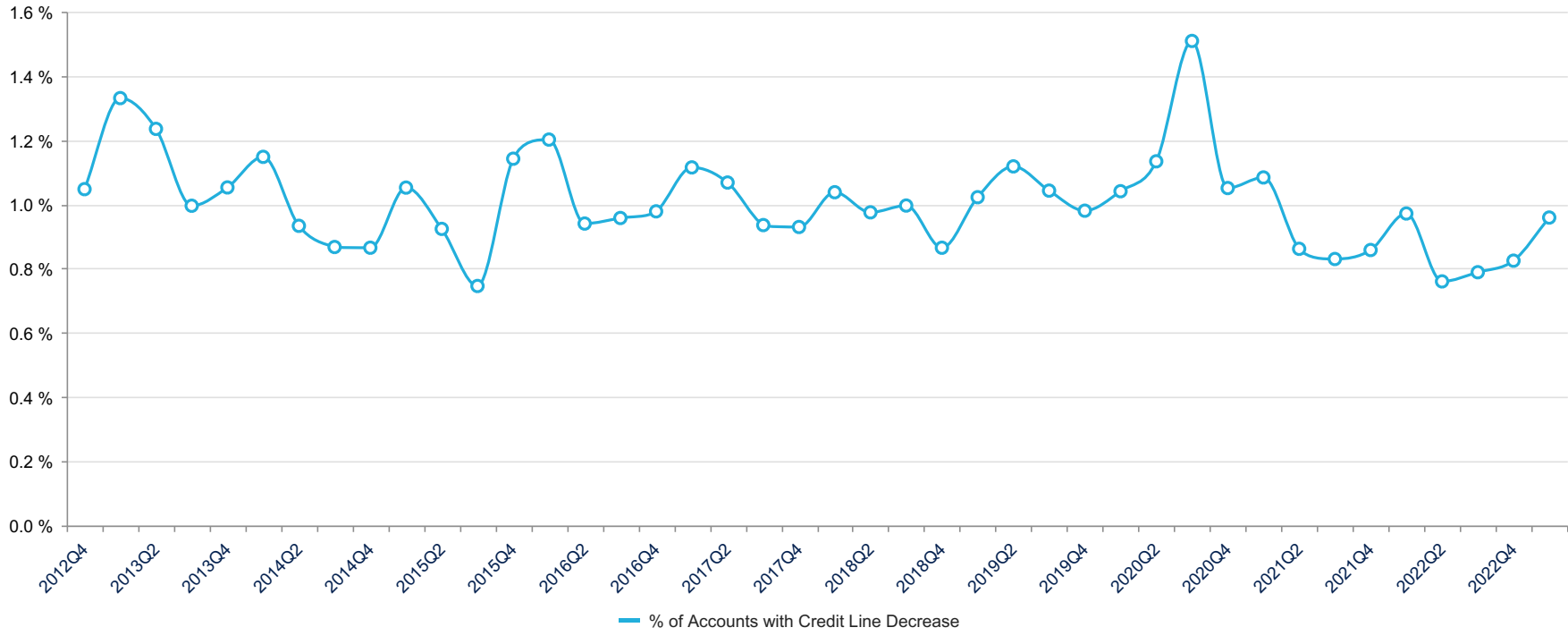
Credit Card Balances: Percentile: Utilization (Active Accounts Only)



Source: Philadelphia Fed FR Y-14M Data

Note: Active credit card accounts are defined as credit card accounts that are open and have had debit, credit, or balance activity in the last 12 months.

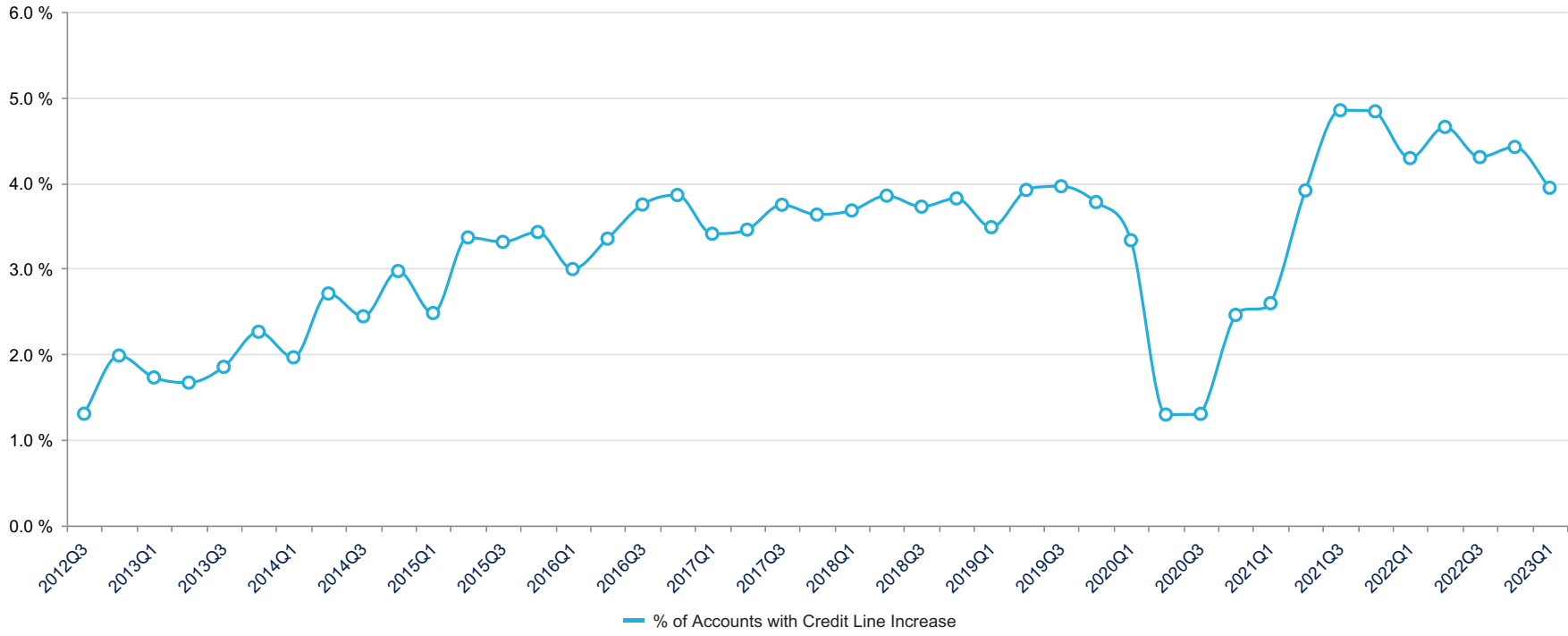
Credit Card Balances: % of Accounts with Credit Line Decrease



Source: Philadelphia Fed FR Y-14M Data

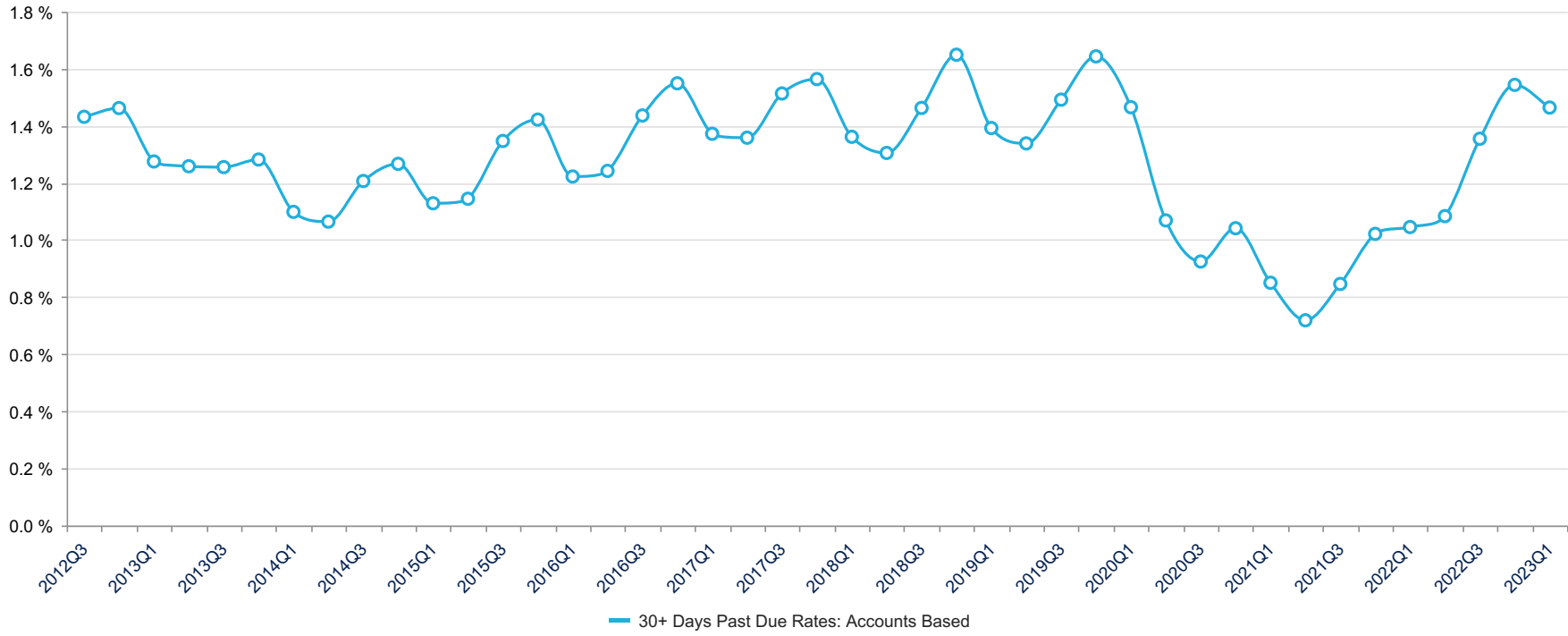


Credit Card Balances: % of Accounts with Credit Line Increase



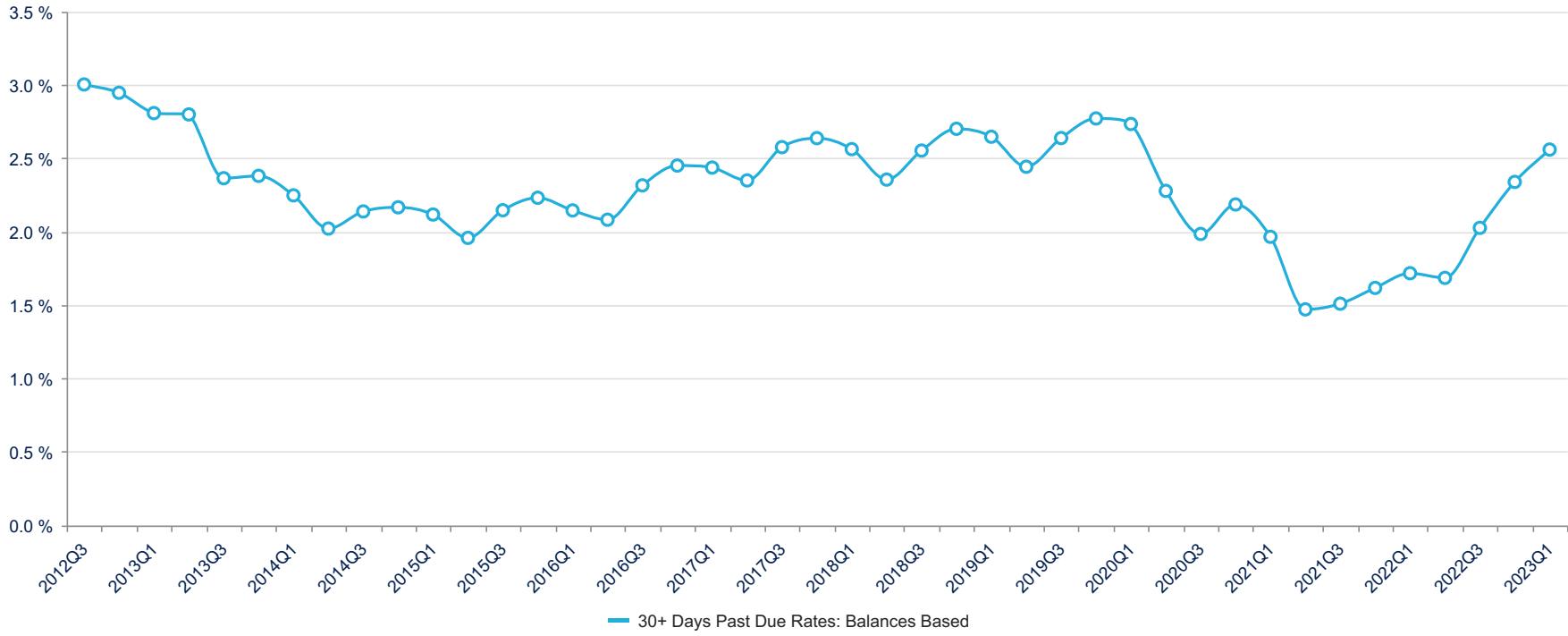
Source: Philadelphia Fed FR Y-14M Data

Credit Card Balances: 30+ Days Past Due Rates: Accounts Based



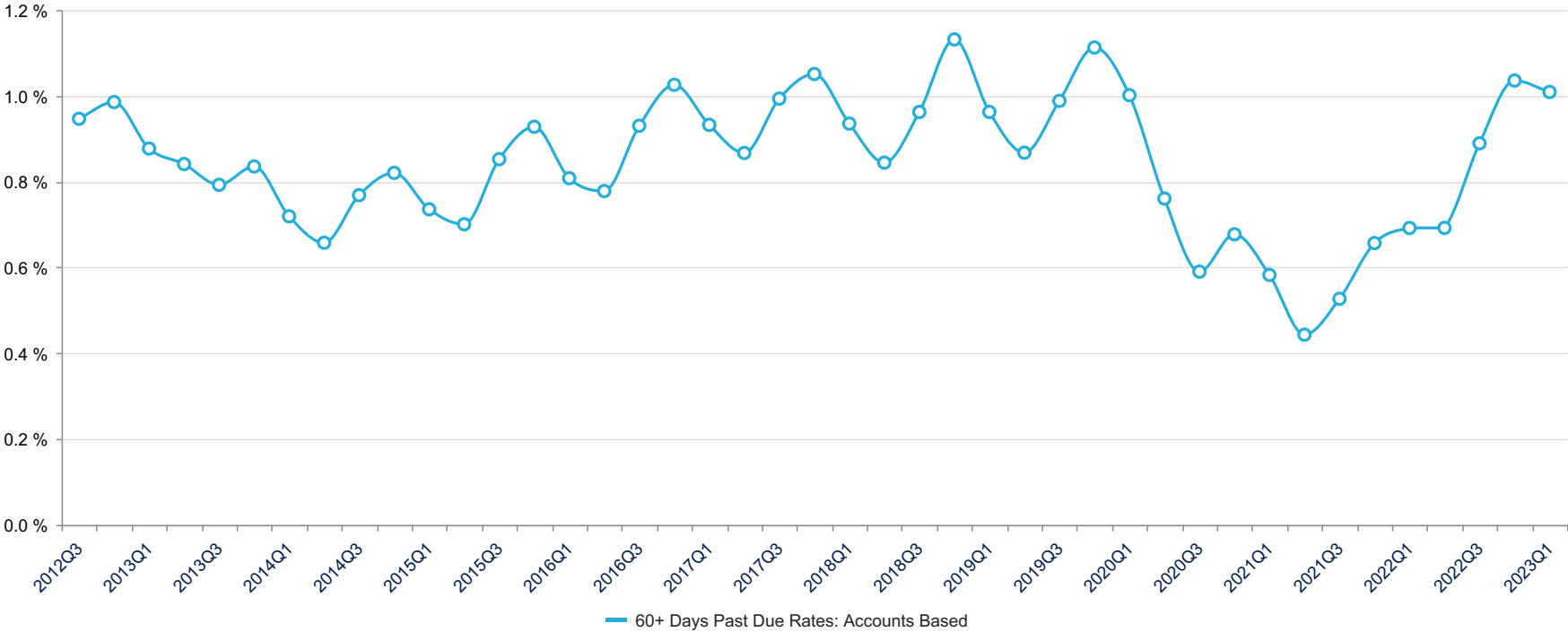
Source: Philadelphia Fed FR Y-14M Data

Credit Card Balances: 30+ Days Past Due Rates: Balances Based



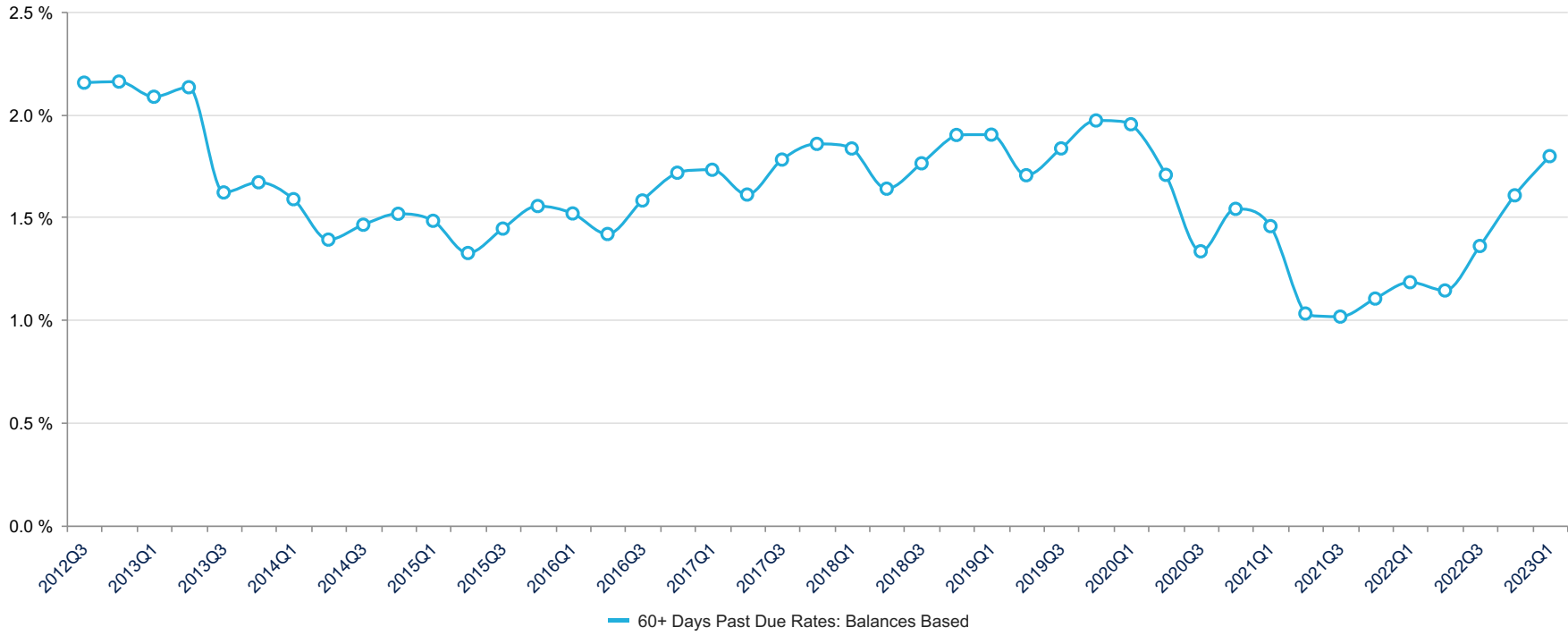
Source: Philadelphia Fed FR Y-14M Data

**Credit Card Balances: 60+ Days Past Due Rates: Accounts Based**



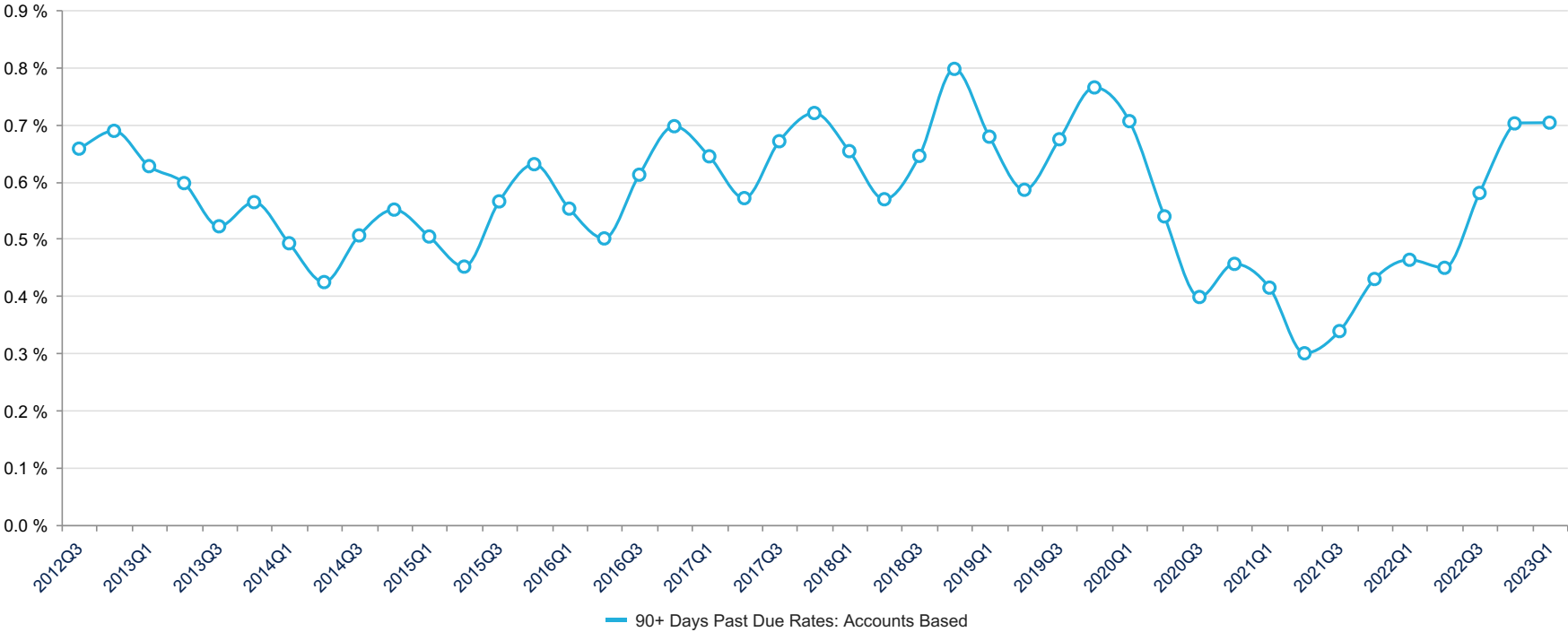
Source: Philadelphia Fed FR Y-14M Data

Credit Card Balances: 60+ Days Past Due Rates: Balances Based



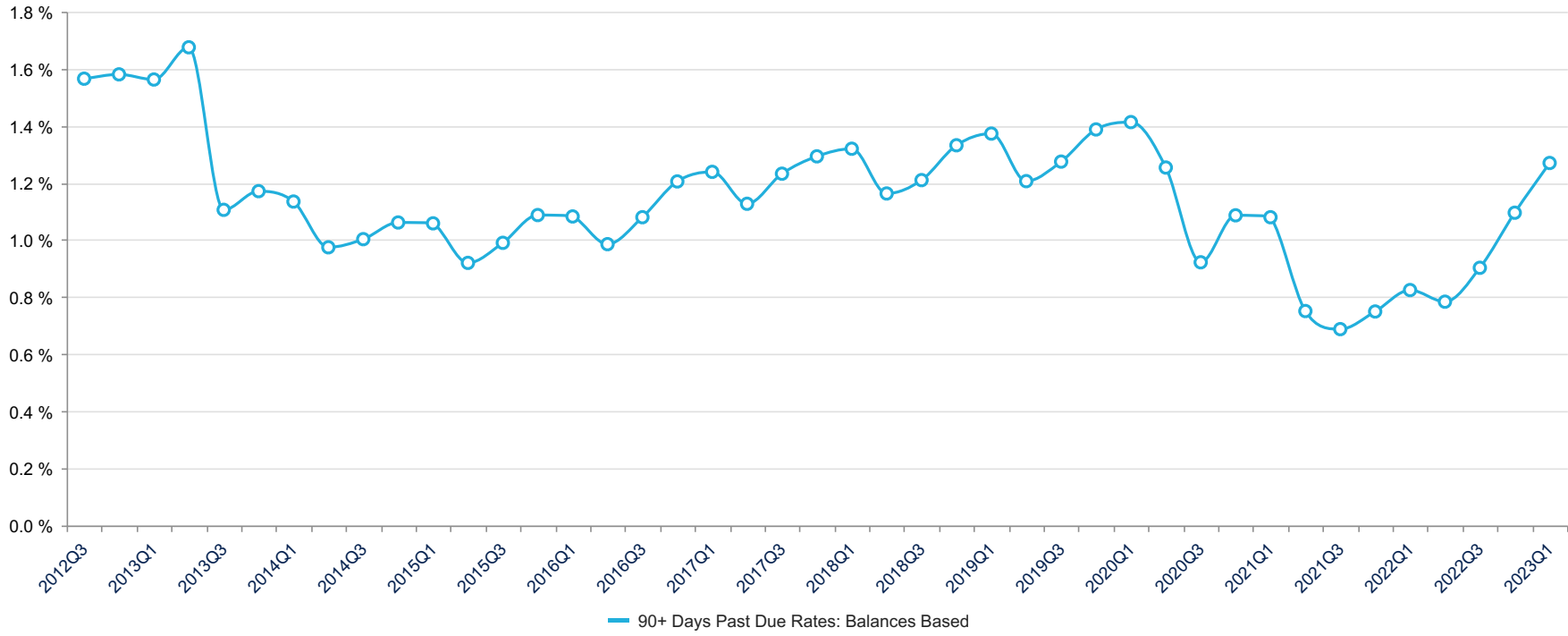
Source: Philadelphia Fed FR Y-14M Data

Credit Card Balances: 90+ Days Past Due Rates: Accounts Based



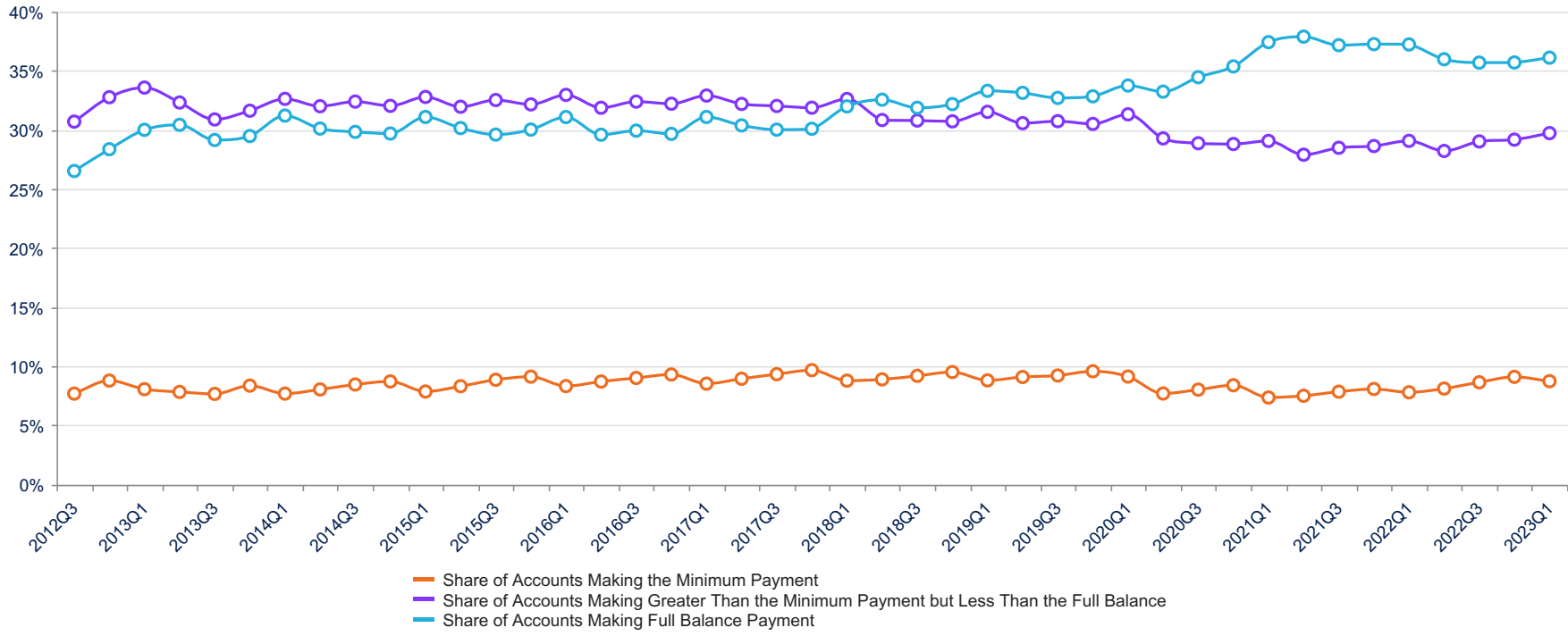
Source: Philadelphia Fed FR Y-14M Data

Credit Card Balances: 90+ Days Past Due Rates: Balances Based



Source: Philadelphia Fed FR Y-14M Data

Credit Card Balances: Payment Behavior (Active Accounts Only)

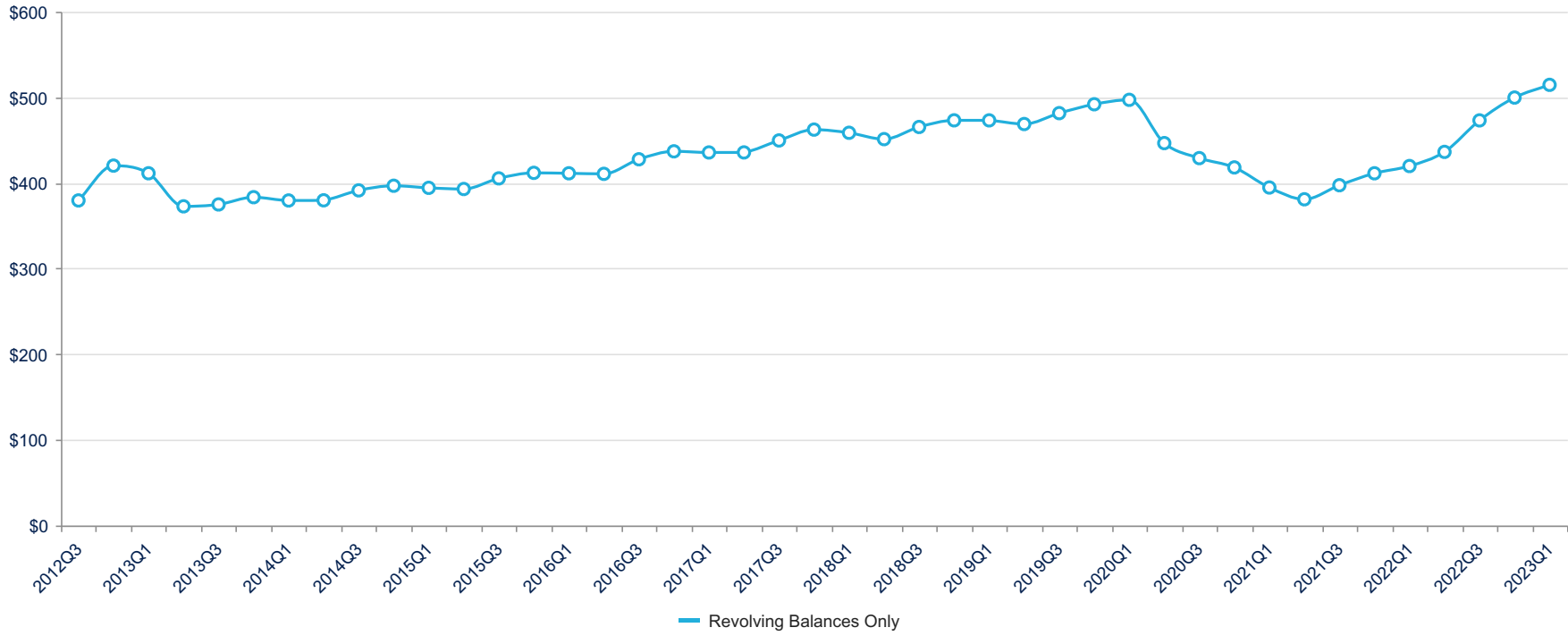


Source: Philadelphia Fed FR Y-14M Data

Note: Active credit card accounts are defined as credit card accounts that are open and have had debit, credit, or balance activity in the last 12 months.



Credit Card Balances: Revolving Balances Only (\$Billions)



Source: Philadelphia Fed FR Y-14M Data