Table B–41. Consumer credit outstanding, 1977–2025

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

Year and month	Total consumer credit [1]	Revolving	Nonrevolving [2]
December:			
1977	260,562.70	37,414.82	223,147.88
1978	306,100.39	45,690.95	260,409.43
1979	348,589.11	53,596.43	294,992.67
1980	351,920.05	54,970.05	296,950.00
1981	371,301.44	60,928.00	310,373.44
1982	389,848.74	66,348.30	323,500.44
1983	437,068.86	79,027.25	358,041.61
1984	517,278.98	100,385.63	416,893.35
1985	599,711.23	124,465.80	475,245.43
1986	654,750.24	141,068.15	513,682.08
1987	686,318.77	160,853.91	525,464.86
1988 [3]	731,917.76	184,593.12	547,324.64
1989	794,612.18	211,229.83	583,382.34
1990	808,230.57	238,642.62	569,587.95
1991	798,028.97	263,768.55	534,260.42
1992	806,118.69	278,449.67	527,669.02
1993	865,650.58	309,908.02	555,742.56
1994	997,301.74	365,569.56	631,732.19
1995	1,140,744.36	443,920.09	696,824.27
1996	1,253,437.09	507,516.57	745,920.52
1997	1,324,757.33	540,005.56	784,751.77
1998	1,420,996.44	581,414.78	839,581.66
1999	1,531,105.96	610,696.47	920,409.49
2000	1,716,969.72	682,646.37	1,034,323.35
2001	1,867,852.87	714,840.73	1,153,012.14
2002	1,972,112.21	750,947.45	1,221,164.76
2003	2,077,360.69	768,258.31	1,309,102.38
2004	2,192,246.17	799,552.18	1,392,693.99
2005 [3]	2,290,928.13	829,518.36	1,461,409.78
2006	2,456,715.70	923,876.78	1,532,838.92
2007	2,609,476.53	1,001,625.30	1,607,851.24
2008	2,643,788.96	1,003,997.04	1,639,791.92
2009	2,555,016.64	916,076.63	1,638,940.01
2010 [3]	2,646,811.26	839,102.67	1,807,708.59
2011	2,756,224.85	840,164.23	1,916,060.62
2012	2,912,905.02	839,980.84	2,072,924.19
2013	3,090,467.79	854,138.80	2,236,328.98
2014	3,309,539.83	887,381.64	2,422,158.19
2015 [3]	3,400,230.33	898,082.65	2,502,147.67
2016	3,636,437.75	960,095.49	2,676,342.26
2017	3,830,784.99	1,016,806.60	2,813,978.39
2018	4,007,041.95	1,053,847.44	2,953,194.51
2019	4,192,191.39	1,091,988.88	3,100,202.51
2020	4,149,026.48	954,603.43	3,194,423.05
2021	4,512,720.41	1,033,546.93	3,479,173.48
2022	4,858,438.60	1,192,639.70	3,665,798.90
2023	4,988,225.93	1,298,865.89	3,689,360.04
2024	4,948,060.37	1,296,965.56	3,651,094.81
2025 [p]	5,106,629.68	1,324,277.25	3,782,352.43
2024: Jan	5,003,237.00	1,310,033.54	3,693,203.46
Feb	5,013,802.76	1,320,172.41	3,693,630.35
Mar	5,013,894.23	1,322,156.80	3,691,737.43
Apr	5,017,383.19	1,324,876.54	3,692,506.65
May	5,025,680.49	1,331,664.15	3,694,016.34
June	5,027,231.09	1,330,645.54	3,696,585.54
July	5,045,190.31	1,338,289.48	3,706,900.82
Aug	5,052,970.03	1,338,717.06	3,714,252.96
Sept	5,056,994.97	1,341,182.07	3,715,812.90
Oct	5,067,259.29	1,350,299.02	3,716,960.26
Nov	5,060,645.16	1,339,075.00	3,721,570.16
Dec	4,948,060.37	1,296,965.56	3,651,094.81
2025: Jan	4,957,972.00	1,304,262.54	3,653,709.46
Feb	4,956,911.64	1,305,504.87	3,651,406.78
Mar	5,020,902.36	1,294,474.35	3,726,428.01
Apr	5,038,845.21	1,301,496.38	3,737,348.83
May	5,047,974.11	1,300,226.33	3,747,747.79
June	5,042,682.73	1,300,318.00	3,742,364.74
July	5,055,388.53	1,310,908.54	3,744,479.99
Aug	5,056,229.64	1,306,121.23	3,750,108.41
Sept	5,071,499.16	1,310,561.76	3,760,937.40
Oct	5,078,804.19	1,315,011.60	3,763,792.58
Nov	5,081,425.71	1,311,884.89	3,769,540.83
Dec [p]	5,106,629.68	1,324,277.25	3,782,352.43

[1] Covers most short- and intermediate-term credit extended to individuals. Credit secured by real estate is excluded.

[2] 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. Beginning with 1977, includes student loans extended by the Federal Government and by SLM Holding Corporation.

[3] Data newly available result in breaks in these series between the prior period and subsequent months.

Source: Board of Governors of the Federal Reserve System.

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