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* Break-adjusted level series are calculated by Haver Analytics using the level data and the break-adjusted percent changes reported by the FRB.

Source: Federal Reserve Board.
* Break-adjusted level series are calculated by Haver Analytics using the level data and the break-adjusted percent changes reported by the FRB.

Source: Federal Reserve Board.
**Figure 3.**

**CONSUMER CREDIT & PERSONAL SAVING**

- **Personal Saving**
  (12-month sum) (1298.6)

- **Consumer Credit Outstanding***
  (12-month change) (175.9)

* Break-adjusted level series are calculated by Haver Analytics using the level data and the break-adjusted percent changes reported by the FRB.

Source: Federal Reserve Board and Bureau of Economic Analysis.

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**Figure 4.**

**CONSUMER CREDIT***
(yearly change, billion dollars, sa)

- **Revolving Credit** (33.5)
- **Nonrevolving Credit** (142.5)

* Break-adjusted level series are calculated by Haver Analytics using the level data and the break-adjusted percent changes reported by the FRB.

Source: Federal Reserve Board and Bureau of Economic Analysis.
Figure 5.

CONSUMER CREDIT LOANS OUTSTANDING
(billion dollars, nsa, ratio scale)

Motor Vehicle Loans (1196.1)

Source: Federal Reserve Board.

Figure 6.

CONSUMER CREDIT OUTSTANDING: MOTOR VEHICLE LOANS
(trillion dollars, nsa)

Latest (1.2)

Source: Federal Reserve Board.
**Figure 7.**

**CONSUMER CREDIT LOANS OUTSTANDING: STUDENT LOANS**
(billion dollars, nsa)

Student Loans (1643.2)

Source: Federal Reserve Board.

**Figure 8.**

**CONSUMER CREDIT OUTSTANDING**
(trillion dollars, sa)

**Consumer Credit**
- Total (4.2)
- Nonrevolving* (3.1)
- Revolving** (1.1)

* Nonrevolving credit includes auto and student loans.
** Credit cards.

Source: Federal Reserve Board.
**Figure 9.**

CONSUMER CREDIT OUTSTANDING
(trillion dollars, nsa)

Source: Federal Reserve Board.

**Figure 10.**

CREDIT CARD LOANS 90+ DAYS DELINQUENT
(percent of balance)

Source: New York Fed Credit Panel.
Household Debt Service Ratio

* Ratio of debt service payments to disposable personal income.
Source: Federal Reserve Board.