

## Table 1150. Consumer Credit Outstanding and Finance Rates: 1990 to 2007

[In billions of dollars, except percent (808 represents \$808,000,000,000). Covers most short- and intermediate-term credit extended to individuals, excluding loans secured by real estate. Estimated amounts of seasonally adjusted credit outstanding as of end of year; finance rates, annual averages]

Type of credit	1990	1995	2000	2001	2002	2003	2004	2005	2006	2007
<b>Total</b> . . . . .	<b>808</b>	<b>1,141</b>	<b>1,722</b>	<b>1,872</b>	<b>1,984</b>	<b>2,078</b>	<b>2,191</b>	<b>2,285</b>	<b>2,387</b>	<b>2,518</b>
Revolving . . . . .	239	444	683	716	749	771	800	825	875	942
Nonrevolving <sup>1</sup> . . . . .	570	698	1,039	1,155	1,235	1,308	1,391	1,460	1,512	1,576
FINANCE RATES (percent)										
Commercial banks:										
New automobiles (48 months) . . . . .	11.78	9.57	9.34	8.50	7.62	6.93	6.60	7.08	7.72	7.77
Other consumer goods (24 months) . . . . .	15.46	13.94	13.90	13.22	12.54	11.95	11.89	12.05	12.41	12.39
Credit card plans . . . . .	18.17	15.99	15.78	14.87	13.40	12.30	12.72	12.51	13.21	13.38
Finance companies:										
New automobiles . . . . .	12.54	11.19	6.61	5.65	4.29	3.40	4.36	5.46	4.96	4.54
Used automobiles . . . . .	15.99	14.48	13.55	12.18	10.74	9.72	8.96	9.03	9.67	9.42

<sup>1</sup> Comprises 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.

Source: Board of Governors of the Federal Reserve System, *Statistical Supplement to the Federal Reserve Bulletin*, monthly.