

**L.222 Consumer Credit**

Billions of dollars; amounts outstanding end of period, not seasonally adjusted

		2022	2023	2024	2024 Q2	2024 Q3	2024 Q4	2025 Q1	2025 Q2	2025 Q3	
<b>1</b>	<b>FL153166000</b>	<b>4858.5</b>	<b>4988.3</b>	<b>4948.1</b>	<b>4980.9</b>	<b>5027.8</b>	<b>4948.1</b>	<b>4963.4</b>	<b>4996.3</b>	<b>5042.1</b>	<b>1</b>
	<b>Total liabilities (Households)</b>										
<b>2</b>	<b>FL153166000</b>	<b>4858.5</b>	<b>4988.3</b>	<b>4948.1</b>	<b>4980.9</b>	<b>5027.8</b>	<b>4948.1</b>	<b>4963.4</b>	<b>4996.3</b>	<b>5042.1</b>	<b>2</b>
	<b>Total assets</b>										
3	FL163066223	18.9	18.6	15.4	15.8	14.9	15.4	15.1	14.7	14.4	3
4	FL103066003	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4
5	FL113066003	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5
	Nonprofit organizations (1)										
	Nonfinancial corporate business										
	Nonfinancial noncorporate business										
6	FL313066220	1487.3	1462.2	1518.0	1484.9	1515.7	1518.0	1539.5	1545.3	1573.2	6
7	FL763066005	2029.9	2101.3	2009.5	2078.6	2093.2	2009.5	1947.3	1973.6	1997.6	7
8	FL473066000	636.7	662.6	650.0	654.5	652.2	650.0	716.3	722.0	722.2	8
	Federal government (2)										
	U.S.-chartered depository institutions										
	Credit unions										
9	FL403066005	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9
10	FL673066000	3.0	16.3	15.7	15.1	16.0	15.7	14.4	15.9	15.9	10
11	FL613066005	682.7	727.3	739.4	731.9	735.8	739.4	730.7	724.8	718.9	11
	Government-sponsored enterprises										
	ABS issuers										
	Finance companies										
Memo:											
12	FL153166100	1192.6	1298.9	1297.0	1286.6	1298.0	1297.0	1232.0	1256.3	1267.4	12
13	FL153166400	1494.9	1550.7	1564.3	1557.4	1562.3	1564.3	1555.2	1560.8	1560.8	13
14	FL153166220	1764.1	1729.1	1778.4	1741.1	1772.9	1778.4	1805.5	1802.6	1833.0	14
15	FL153166205	406.8	409.5	308.4	395.7	394.6	308.4	370.7	376.6	381.0	15
	Credit card loans (3)										
	Auto loans										
	Student loans (4)										
	Other consumer credit (5)										

(1) Student loans originated under the Federal Family Education Loan Program. Asset of the households and nonprofit organizations sector (tables L.101 and B.101).

(2) Includes loans originated by the Department of Education under the Federal Direct Loan Program and Perkins Loans, as well as Federal Family Education Loan Program loans that the government purchased from depository institutions, finance companies, and nonprofit and educational institutions, and loans in default.

(3) Revolving credit that also includes overdraft plans on checking accounts and other loans without a fixed repayment schedule.

(4) Includes student loans held by nonprofit organizations (line 3), the federal government (line 6), depository institutions (part of lines 7 and 8), and finance companies (part of line 11). Data begin in 2006:Q1.

(5) Includes student loans before 2006:Q1.

**L.223 Direct Investment Intercompany Debt**

Billions of dollars; amounts outstanding end of period, not seasonally adjusted

U.S. direct investment abroad: Intercompany Debt												
1	LM263192305	Liab.: Rest of the world (1)	-100.4	-67.8	-75.5	-102.5	-133.8	-75.5	-44.1	-85.8	-94.6	1
2	LM263192313	U.S. parents' claims	723.3	830.6	841.1	829.4	850.1	841.1	820.7	802.7	823.6	2
3	LM263092313	Less: U.S. parents' liabilities	823.7	898.4	916.6	931.9	984.0	916.6	864.8	888.5	918.3	3
4	LM103092305	Asset: Nonfinancial corporate business	-84.4	-56.4	-62.5	-85.2	-111.4	-62.5	-36.8	-71.3	-87.2	4
5	LM763092305	U.S.-chartered depository institutions	-4.1	-2.7	-2.9	-4.0	-5.2	-2.9	-1.7	-3.3	-1.3	5
6	LM513092305	Property-casualty insurance companies	-2.6	-2.2	-2.6	-3.1	-3.9	-2.6	-1.3	-2.5	-1.3	6
7	LM543092375	Life insurance companies	-0.3	-0.3	-0.3	-0.4	-0.5	-0.3	-0.2	-0.4	-0.3	7
8	LM613092305	Finance companies	-4.4	-3.1	-3.4	-4.8	-6.1	-3.4	-2.0	-3.9	-2.3	8
9	LM663092305	Brokers and dealers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9
10	LM733092305	Holding companies	-4.5	-3.2	-3.7	-5.0	-6.6	-3.7	-2.2	-4.4	-2.3	10
Foreign direct investment in U.S.: Intercompany debt												
11	LM103192305	Liab.: Nonfinancial corporate business	348.9	315.1	353.7	361.7	360.8	353.7	364.1	351.8	340.4	11
12	LM115114305	Nonfinancial noncorporate business	4.3	3.6	3.5	3.7	3.6	3.5	3.6	3.4	3.4	12
13	LM753192305	Foreign banking offices in U.S.	15.9	14.3	15.1	15.7	15.4	15.1	15.1	14.8	14.9	13
14	LM513192305	Property-casualty insurance companies	9.1	8.8	8.9	9.5	9.2	8.9	9.1	9.1	9.0	14
15	LM543192375	Life insurance companies	5.0	3.7	3.9	3.9	3.6	3.9	3.8	3.6	3.7	15
16	LM613192305	Finance companies	6.8	6.3	6.1	6.8	6.6	6.1	6.3	6.2	5.7	16
17	LM663192305	Brokers and dealers	13.8	14.2	16.1	16.0	16.1	16.1	16.1	15.9	16.7	17
18	LM733192305	Holding companies	70.2	70.7	51.9	62.3	50.4	51.9	52.6	54.6	57.9	18
19	LM503192305	Other financial business	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19
20	LM263092305	Asset: Rest of the world (1)	474.0	436.7	459.2	479.6	465.7	459.2	470.7	459.3	451.7	20
21	LM263092323	U.S. affiliates' liabilities	978.3	956.3	964.4	986.9	987.8	964.4	959.6	966.9	970.2	21
22	LM263192323	Less: U.S. affiliates' claims	504.3	519.7	505.2	507.3	522.1	505.2	488.9	507.5	535.1	22
Memo:												
23	LM263192005	Total U.S. direct investment abroad (1, 2)	7829.8	9107.0	9707.1	9738.5	10263.6	9707.1	10133.7	11135.1	11738.9	23
24	LM263092001	Total Foreign direct investment in U.S. (1, 2)	10929.7	13449.5	16388.3	15285.0	16089.5	16388.3	15631.7	17217.5	18626.8	24

(1) Direct investment is presented on a directional basis and reported at market value.

(2) Memo totals are the sum of direct investment equity (tables F.225.a and L.225.a) and intercompany debt (tables F.223 and L.223).