

**L.222 Consumer Credit**

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

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

(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.

Levels

**L.223 Direct Investment Intercompany Debt**

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

<i>U.S. direct investment abroad: Intercompany debt</i>																		
1	LM263192305	Liab.: Rest of the world (1)			-100.4	-67.8	-75.5	-102.5	-133.8	-75.5	-44.1							
		U.S. parents' claims																
		Less: U.S. parents' liabilities																
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						
<i>Foreign direct investment in U.S.: Intercompany debt</i>																		
11	LM103192305	Liab.: Nonfinancial corporate business			348.9	315.1	353.7	361.7	360.8	353.7	364.1							
		Nonfinancial noncorporate business																
		Foreign banking offices in U.S.																
12	LM115114305	Property-casualty insurance companies	15.9	14.3	15.1	15.7	15.4	15.1	15.1	14.8	14.9	13						
14	LM513192305	Life insurance companies	9.1	8.8	8.9	9.5	9.2	8.9	9.1	9.1	9.0	14						
15	LM543192375	Finance companies	5.0	3.7	3.9	3.9	3.6	3.9	3.8	3.6	3.7	15						
16	LM613192305	Brokers and dealers	6.8	6.3	6.1	6.8	6.6	6.1	6.3	6.2	5.7	16						
17	LM663192305	Holding companies	13.8	14.2	16.1	16.0	16.1	16.1	16.1	15.9	16.7	17						
18	LM733192305	Other financial business	70.2	70.7	51.9	62.3	50.4	51.9	52.6	54.6	57.9	18						
19	LM503192305	Total	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).