

F.222 Consumer Credit

Billions of dollars; quarterly figures are seasonally adjusted annual rates

		2022	2023	2024	2024 Q2	2024 Q3	2024 Q4	2025 Q1	2025 Q2	2025 Q3	
1	FA153166000 Net change in liabilities (Households)	345.7	129.8	98.9	53.3	119.0	120.4	58.2	142.7	114.7	1
2	FA153166000 Net change in assets	345.7	129.8	98.9	53.3	119.0	120.4	58.2	142.7	114.7	2
3	FA163066223 Nonprofit organizations (1)	-3.2	-0.3	-3.2	-5.9	-3.7	2.2	-1.3	-1.5	-1.3	3
4	FA103066003 Nonfinancial corporate business	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4
5	FA113066003 Nonfinancial noncorporate business	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5
6	FA313066220 Federal government (2)	51.0	-25.1	55.8	47.4	82.2	14.6	63.0	86.5	71.3	6
7	FA763066005 U.S.-chartered depository institutions	204.1	71.4	47.2	7.6	30.8	111.8	28.4	64.7	64.5	7
8	FA473066000 Credit unions	104.7	25.9	-12.6	-8.7	-16.6	-13.5	5.5	13.9	-6.2	8
9	FA403066005 Government-sponsored enterprises	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9
10	FA673066000 ABS issuers	1.6	13.3	-0.6	9.7	1.4	1.0	-8.3	9.6	-2.3	10
11	FA613066005 Finance companies	-12.4	44.6	12.1	3.3	24.9	4.3	-29.2	-30.4	-11.2	11
Memo:											
12	FA153166100 Credit card loans (3)	159.1	106.2	52.9	34.0	42.1	42.5	38.0	25.8	41.0	12
13	FA153166400 Auto loans	106.8	55.8	13.6	7.2	3.2	24.9	-15.8	1.3	-16.4	13
14	FA153166220 Student loans (4)	30.7	-34.9	49.2	15.0	90.9	45.9	56.7	52.4	85.4	14
15	FA153166205 Other consumer credit (5)	49.2	2.7	-16.9	-2.9	-17.3	7.1	-20.7	63.3	4.7	15

(1) Student loans originated under the Federal Family Education Loan Program. Assets of the households and nonprofit organizations sector (table F.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.

F.223 Direct Investment Intercompany Debt

Billions of dollars; quarterly figures are seasonally adjusted annual rates

U.S. direct investment abroad: Intercompany Debt											
1	FA263192305 Liab.: Rest of the world (1)	-47.2	41.8	-13.6	-145.9	-125.3	233.4	-144.0	-168.8	-35.5	1
2	FA263192313 U.S. parents' claims	1.7	98.5	-0.0	-67.6	82.8	-36.2	24.7	-81.7	-47.1	2
3	FA263092313 Less: U.S. parents' liabilities	49.0	56.7	13.5	78.3	208.1	-269.6	168.7	87.2	-11.6	3
4	FA103092305 Asset: Nonfinancial corporate business	-37.7	35.7	-11.9	-120.8	-106.8	197.7	-162.0	-139.1	-66.5	4
5	FA763092305 U.S.-chartered depository institutions	-2.6	1.8	-0.3	-6.5	-2.9	7.0	5.0	-7.4	9.4	5
6	FA513092305 Property-casualty insurance companies	-1.5	0.7	-0.4	-3.8	-3.4	5.4	4.0	-4.8	7.1	6
7	FA543092375 Life insurance companies	0.0	0.1	-0.0	-0.6	-0.3	0.8	0.3	-0.8	0.4	7
8	FA613092305 Finance companies	-2.9	1.8	-0.4	-6.9	-5.4	10.9	4.2	-7.9	5.5	8
9	FA663092305 Brokers and dealers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9
10	FA733092305 Holding companies	-2.6	1.8	-0.6	-7.2	-6.5	11.6	4.5	-9.0	8.5	10
Foreign direct investment in U.S.: Intercompany debt											
11	FA103192305 Liab.: Nonfinancial corporate business	58.7	-27.5	23.7	108.0	16.2	-35.0	-6.1	15.2	-42.1	11
12	FA115114305 Nonfinancial noncorporate business	0.0	-0.6	-0.3	-0.6	-0.3	-0.5	-0.2	0.0	0.0	12
13	FA753192305 Foreign banking offices in U.S.	-0.2	-1.3	0.1	2.0	-0.4	-1.6	-2.1	1.5	-1.2	13
14	FA513192305 Property-casualty insurance companies	-0.1	-0.1	-0.3	1.0	-0.7	-1.1	-0.4	1.5	-0.3	14
15	FA543192375 Life insurance companies	-5.0	-1.2	-0.0	-0.5	-0.9	0.9	-0.7	0.0	-0.9	15
16	FA613192305 Finance companies	0.3	-0.4	-0.5	0.9	-0.4	-2.1	-0.0	0.5	-0.9	16
17	FA663192305 Brokers and dealers	-0.8	0.7	1.2	2.0	1.2	-0.2	-2.0	1.8	2.2	17
18	FA733192305 Holding companies	-28.8	1.7	-22.2	-45.7	-43.9	5.1	-4.3	17.1	13.3	18
19	FA503192305 Other financial business	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19
20	FA263092305 Asset: Rest of the world (1)	24.0	-28.9	1.7	67.0	-29.3	-34.6	-15.7	37.7	-30.0	20
21	FA263092323 U.S. affiliates' liabilities	53.6	-21.1	-7.1	58.5	17.2	-54.4	-5.0	26.3	-15.3	21
22	FA263192323 Less: U.S. affiliates' claims	29.5	7.8	-8.8	-8.6	46.5	-19.8	10.8	-11.4	14.6	22
Memo:											
23	FA263192005 Total U.S. direct investment abroad (1, 2)	310.3	286.6	317.4	34.5	170.5	671.4	221.7	-23.4	198.7	23
24	FA263092001 Total Foreign direct investment in U.S. (1, 2)	338.4	297.4	292.3	309.9	272.7	319.5	172.1	407.5	214.3	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).