

F.222 Consumer Credit

Billions of dollars; quarterly figures are seasonally adjusted annual rates

			2022	2023	2024	2024			2025			
			Q2	Q3	Q4	Q1	Q2	Q3	Q2	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.

Transactions

F.223 Direct Investment Intercompany Debt

Billions of dollars; quarterly figures are seasonally adjusted annual rates

<i>U.S. direct investment abroad: Intercompany debt</i>												
1	FA263192305	Liab.: Rest of the world (1)										
		U.S. parents' claims										
		Less: U.S. parents' liabilities										
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
<i>Foreign direct investment in U.S.: Intercompany debt</i>												
11	FA103192305	Liab.: Nonfinancial corporate business										
		Nonfinancial noncorporate business										
		Foreign banking offices in U.S.										
12	FA115114305	Property-casualty insurance companies	-0.2	-1.3	0.1	2.0	-0.4	-1.6	-2.1	1.5	-1.2	13
13	FA753192305	Life insurance companies	-0.1	-0.1	-0.3	1.0	-0.7	-1.1	-0.4	1.5	-0.3	14
14	FA513192305	Finance companies	-5.0	-1.2	-0.0	-0.5	-0.9	0.9	-0.7	0.0	-0.9	15
15	FA543192375	Brokers and dealers	0.3	-0.4	-0.5	0.9	-0.4	-2.1	-0.0	0.5	-0.9	16
16	FA613192305	Holding companies	-0.8	0.7	1.2	2.0	1.2	-0.2	-2.0	1.8	2.2	17
17	FA663192305	Other financial business	-28.8	1.7	-22.2	-45.7	-43.9	5.1	-4.3	17.1	13.3	18
18	FA733192305	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
19	FA503192305	U.S. affiliates' liabilities	53.6	-21.1	-7.1	58.5	17.2	-54.4	-5.0	26.3	-15.3	21
20	FA263092305	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).