

*September 20, 2012*

---

# *Flow of Funds Accounts of the United States*

*Coded Tables for the Z.1 release*

---

## Table of Contents

---

| <i>Title</i>   | <i>Flows</i> |             | <i>Levels</i> |             |
|--|--------------|-------------|---------------|-------------|
|  | <i>Table</i> | <i>Page</i> | <i>Table</i>  | <i>Page</i> |
| <b>Summaries</b>   |              |             |               |             |
| Credit Market Debt Growth by Sector                          | D.1          | 1           |               |             |
| Credit Market Borrowing by Sector                            | D.2          | 2           |               |             |
| Credit Market Debt Outstanding by Sector                     | D.3          | 3           |               |             |
| Total Credit Market Borrowing and Lending                    | F.1          | 4           | L.1           | 58          |
| Credit Market Borrowing by Nonfinancial Sectors              | F.2          | 5           | L.2           | 59          |
| Credit Market Borrowing by Financial Sectors                 | F.3          | 5           | L.3           | 59          |
| Credit Market Borrowing, All Sectors, by Instrument          | F.4          | 6           | L.4           | 60          |
| Total Liabilities and Its Relation to Total Financial Assets | F.5          | 6           | L.5           | 60          |
| Distribution of Gross Domestic Product                       | F.6          | 7           |               |             |
| Distribution of National Income                              | F.7          | 8           |               |             |
| Saving and Investment  | F.8          | 9           |               |             |
| Net Capital Transfers  | F.9          | 10          |               |             |
| Derivation of Measures of Personal Saving                    | F.10         | 11          | L.10          | 61          |
| <b>Sectors</b>   |              |             |               |             |
| Households and Nonprofit Organizations                       | F.100        | 12          | L.100         | 62          |
| Nonfinancial Business  | F.101        | 13          | L.101         | 63          |
| Nonfinancial Corporate Business                              | F.102        | 14          | L.102         | 64          |
| Nonfinancial Noncorporate Business                           | F.103        | 15          | L.103         | 65          |

| <i>Title</i>  | <i>Flows</i> |             | <i>Levels</i> |             |
|---|--------------|-------------|---------------|-------------|
|   | <i>Table</i> | <i>Page</i> | <i>Table</i>  | <i>Page</i> |
| State and Local Governments                               | F.104        | 16          | L.104         | 66          |
| Federal Government  | F.105        | 17          | L.105         | 67          |
| Rest of the World   | F.106        | 18          | L.106         | 68          |
| Financial Business  | F.107        | 19          | L.107         | 69          |
| Monetary Authority  | F.108        | 20          | L.108         | 70          |
| Private Depository Institutions                           | F.109        | 21          | L.109         | 71          |
| U.S.-Chartered Depository Institutions, ex. Credit Unions | F.110        | 22          | L.110         | 72          |
| Foreign Banking Offices in U.S.                           | F.111        | 23          | L.111         | 73          |
| Banks in U.S.-Affiliated Areas                            | F.112        | 24          | L.112         | 74          |
| Credit Unions   | F.113        | 24          | L.113         | 74          |
| Property-Casualty Insurance Companies                     | F.114        | 25          | L.114         | 75          |
| Life Insurance Companies                                  | F.115        | 25          | L.115         | 75          |
| Private Pension Funds                                     | F.116        | 26          | L.116         | 76          |
| State and Local Government Employee Retirement Funds      | F.117        | 27          | L.117         | 77          |
| Federal Government Retirement Funds                       | F.118        | 27          | L.118         | 77          |
| Money Market Mutual Funds                                 | F.119        | 28          | L.119         | 78          |
| Mutual Funds  | F.120        | 28          | L.120         | 78          |
| Closed-End and Exchange-Traded Funds                      | F.121        | 28          | L.121         | 78          |
| Government-Sponsored Enterprises                          | F.122        | 29          | L.122         | 79          |
| Agency- and GSE-Backed Mortgage Pools                     | F.123        | 29          | L.123         | 79          |
| Issuers of Asset-Backed Securities                        | F.124        | 30          | L.124         | 80          |
| Finance Companies   | F.125        | 30          | L.125         | 80          |
| Real Estate Investment Trusts                             | F.126        | 31          | L.126         | 81          |

| <i>Title</i>   | <i>Flows</i> |             | <i>Levels</i> |             |
|--|--------------|-------------|---------------|-------------|
|  | <i>Table</i> | <i>Page</i> | <i>Table</i>  | <i>Page</i> |
| Security Brokers and Dealers                                     | F.127        | 32          | L.127         | 82          |
| Holding Companies  | F.128        | 33          | L.128         | 83          |
| Funding Corporations   | F.129        | 34          | L.129         | 84          |
| <b>Instruments</b>   |              |             |               |             |
| U.S. Official Reserve Assets and SDR Allocations                 | F.200        | 35          | L.200         | 85          |
| Special Drawing Rights (SDRs) Certificates and Treasury Currency | F.201        | 35          | L.201         | 85          |
| U.S. Deposits in Foreign Countries                               | F.202        | 35          | L.202         | 85          |
| Net Interbank Transactions                                       | F.203        | 36          | L.203         | 86          |
| Checkable Deposits and Currency                                  | F.204        | 37          | L.204         | 87          |
| Time and Savings Deposits  | F.205        | 38          | L.205         | 88          |
| Money Market Mutual Fund Shares                                  | F.206        | 38          | L.206         | 88          |
| Federal Funds and Security Repurchase Agreements                 | F.207        | 39          | L.207         | 89          |
| Open Market Paper  | F.208        | 40          | L.208         | 90          |
| Treasury Securities  | F.209        | 41          | L.209         | 91          |
| Agency- and GSE-Backed Securities                                | F.210        | 42          | L.210         | 92          |
| Municipal Securities and Loans                                   | F.211        | 43          | L.211         | 93          |
| Corporate and Foreign Bonds                                      | F.212        | 44          | L.212         | 94          |
| Corporate Equities   | F.213        | 45          | L.213         | 95          |
| Mutual Fund Shares   | F.214        | 45          | L.214         | 95          |
| Depository Institution Loans Not Elsewhere Classified            | F.215        | 46          | L.215         | 96          |
| Other Loans and Advances   | F.216        | 47          | L.216         | 97          |
| Total Mortgages  | F.217        | 48          | L.217         | 98          |
| Home Mortgages   | F.218        | 49          | L.218         | 99          |
| Multifamily Residential Mortgages                                | F.219        | 49          | L.219         | 99          |
| Commercial Mortgages   | F.220        | 50          | L.220         | 100         |
| Farm Mortgages   | F.221        | 50          | L.221         | 100         |

| <i>Title</i>  | <i>Flows</i> |             | <i>Levels</i> |             |
|---|--------------|-------------|---------------|-------------|
|   | <i>Table</i> | <i>Page</i> | <i>Table</i>  | <i>Page</i> |
| Consumer Credit                                     | F.222        | 51          | L.222         | 101         |
| Trade Credit  | F.223        | 51          | L.223         | 101         |
| Security Credit                                     | F.224        | 51          | L.224         | 101         |
| Life Insurance and Pension Fund Reserves            | F.225        | 52          | L.225         | 102         |
| Taxes Payable by Businesses                         | F.226        | 52          | L.226         | 102         |
| Proprietors' Equity in Noncorporate Business        | F.227        | 52          | L.227         | 102         |
| Total Miscellaneous Financial Claims                | F.228        | 53          | L.228         | 103         |
| Identified Miscellaneous Financial Claims - Part I  | F.229        | 54          | L.229         | 104         |
| Identified Miscellaneous Financial Claims - Part II | F.230        | 55          | L.230         | 105         |
| Unidentified Miscellaneous Financial Claims         | F.231        | 56          | L.231         | 106         |
| Sector Discrepancies                                | F.11         | 57          |               |             |
| Instrument Discrepancies                            | F.12         | 57          |               |             |

| <i>Title</i>                                   | <i>Balance Sheet</i> |             | <i>Reconciliation</i> |             |
|--|----------------------|-------------|-----------------------|-------------|
|  | <i>Table</i>         | <i>Page</i> | <i>Table</i>          | <i>Page</i> |
| <b>Balance Sheet and Reconciliation Tables</b> |                      |             |                       |             |
| Households and Nonprofit Organizations         | B.100                | 107         | R.100                 | 110         |
| Nonfarm Nonfinancial Corporate Business        | B.102                | 108         | R.102                 | 111         |
| Nonfarm Noncorporate Business                  | B.103                | 109         | R.103                 | 112         |

| <i>Title</i>  | <i>Flows</i> |             | <i>Levels</i> |             |
|---|--------------|-------------|---------------|-------------|
|   | <i>Table</i> | <i>Page</i> | <i>Table</i>  | <i>Page</i> |
| <b>Supplementary Tables</b>   |              |             |               |             |
| Balance Sheet of Households and Nonprofit Organizations<br>with Equity Detail |              |             | B.100.e       | 113         |
| Nonprofit Organizations   | F.100.a      | 114         | L.100.a       | 115         |
| Consolidated Statement for Federal, State, and Local Governments              | F.105.c      | 116         | L.105.c       | 117         |
| Private Pension Funds: Defined Benefit Plans                                  | F.116.b      | 118         | L.116.b       | 119         |
| Private Pension Funds: Defined Contribution Plans                             | F.116.c      | 118         | L.116.c       | 119         |
| Individual Retirement Accounts (IRAs)   | F.225.i      | 118         | L.225.i       | 119         |
| Flow of Funds Matrix  |              | 120         |               | 121         |