

B.100 Balance Sheet of Households and Nonprofit Organizations (1)

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

		2007	2008	2009	2010		
1	FL152000005	Assets	78546.0	65532.1	67690.3	70740.4	1
2	FL152010005	Tangible assets	27986.3	24356.0	23566.8	23101.2	2
3	FL155035005	Real estate	23311.3	19560.0	18732.2	18187.4	3
4	FL155035015	Households (2,3)	20879.4	17470.3	17081.0	16370.4	4
5	FL165035005	Nonprofit organizations	2431.9	2089.6	1651.3	1817.0	5
6	FL165015205	Equipment and software owned by nonprofit organizations (4)	240.4	262.9	274.0	295.7	6
7	FL155111005	Consumer durable goods (4)	4434.6	4533.1	4560.6	4618.1	7
8	FL154090005	Financial assets	50559.7	41176.1	44123.5	47639.2	8
9	FL154000025	Deposits	7407.1	8013.1	7894.9	7930.9	9
10	FL153091003	Foreign deposits	80.6	56.5	46.2	51.1	10
11	FL153020005	Checkable deposits and currency	90.3	292.0	363.4	326.7	11
12	FL153030005	Time and savings deposits	5888.5	6082.8	6172.3	6421.7	12
13	FL153034005	Money market fund shares	1347.7	1581.8	1313.0	1131.4	13
14	FL154004005	Credit market instruments	4072.5	3966.2	4106.0	4354.7	14
15	FL163069103	Open market paper	107.3	6.0	34.6	63.4	15
16	FL153061505	Treasury securities	255.6	247.7	770.3	1078.7	16
17	FL313161400	Savings bonds	196.4	194.0	191.2	187.9	17
18	FL153061105	Other Treasury	59.2	53.7	579.1	890.8	18
19	FL153061705	Agency- and GSE-backed securities	669.0	711.4	82.6	77.9	19
20	FL153062005	Municipal securities	896.1	903.4	1010.5	1095.9	20
21	FL153063005	Corporate and foreign bonds	2017.1	1956.2	2081.0	1918.6	21
22	FL153069803	Other loans and advances (5)	17.6	29.7	24.5	27.9	22
23	FL153065005	Mortgages	109.8	111.8	102.5	92.3	23
24	FL153064105	Corporate equities (2)	9627.0	5777.5	7321.4	8513.6	24
25	FL153064205	Mutual fund shares (6)	4596.8	3325.9	4177.6	4707.6	25
26	FL153067005	Security credit	866.4	742.7	668.6	694.3	26
27	FL153040005	Life insurance reserves	1201.5	1179.8	1242.1	1328.9	27
28	FL153050005	Pension fund reserves	13390.7	10408.5	11914.5	13024.7	28
29	FL152090205	Equity in noncorporate business (7)	8685.4	6996.1	6011.3	6250.7	29
30	FL153090005	Miscellaneous assets	712.2	766.4	787.1	833.8	30
31	FL154190005	Liabilities	14367.2	14223.3	14033.0	13917.6	31
32	FL154104005	Credit market instruments	13803.2	13801.2	13566.7	13357.9	32
33	FL153165105	Home mortgages (8)	10539.9	10495.5	10339.8	10069.6	33
34	FL153166000	Consumer credit	2555.3	2594.1	2478.9	2434.6	34
35	FL163162005	Municipal securities (9)	241.2	249.3	264.1	268.2	35
36	FL153168005	Bank loans n.e.c.	99.7	117.7	147.7	269.4	36
37	FL153169005	Other loans and advances	127.0	133.2	133.7	136.2	37
38	FL163165505	Commercial mortgages (9)	240.1	211.5	202.5	180.0	38
39	FL153167005	Security credit	325.5	164.8	203.0	278.2	39
40	FL163170003	Trade payables (9)	214.5	230.2	241.2	259.3	40
41	FL543077003	Deferred and unpaid life insurance premiums	23.9	27.0	22.1	22.2	41
42	FL152090005	Net worth	64178.8	51308.8	53657.3	56822.8	42
		Memo:					
		Replacement-cost value of structures:					
43	FL155012605	Residential	14660.2	14406.2	14091.7	14080.7	43
44	FL155012665	Households	14445.1	14191.1	13881.7	13871.1	44
45	FL165012665	Nonprofit organizations	215.1	215.0	210.0	209.5	45
46	FL165013665	Nonresidential (nonprofits)	1353.6	1424.3	1372.5	1458.5	46
47	FA156012005	Disposable personal income (SAAR)	10423.6	10952.9	11034.9	11377.5	47
48	FL152090006	Household net worth as percentage of disposable personal income (SAAR)	615.7	468.4	486.3	499.4	48
49	FL155035065	Owners' equity in household real estate (10)	10339.5	6974.9	6741.2	6300.9	49
50	FL155035066	Owners' equity as percentage of household real estate (11)	49.5	39.9	39.5	38.5	50

(1) Sector includes farm households and domestic hedge funds.

(2) At market value.

(3) All types of owner-occupied housing including farm houses and mobile homes, as well as second homes that are not rented, vacant homes for sale, and vacant land.

(4) At replacement (current) cost.

(5) Syndicated loans to nonfinancial corporate business by nonprofits and domestic hedge funds.

(6) Value based on the market values of equities held and the book value of other assets held by mutual funds.

(7) Net worth of noncorporate business (table B.103, line 31) and owners' equity in farm business and unincorporated security brokers and dealers.

(8) Includes loans made under home equity lines of credit and home equity loans secured by junior liens, shown on table L.218, line 22.

(9) Liabilities of nonprofit organizations.

(10) Line 4 less line 33.

(11) Line 49 divided by line 4.

B.102 Balance Sheet of Nonfarm Nonfinancial Corporate Business

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

		2007	2008	2009	2010		
With tangible assets stated at either market value or replacement cost:							
1	FL102000005	Assets	28813.0	26808.2	25164.9	27023.6	1
2	FL102010005	Tangible assets	15094.7	13922.4	11901.1	12786.6	2
3	FL105035005	Real estate (1)	9339.4	8073.9	6211.3	6914.7	3
4	FL105015205	Equipment and software (2)	3960.6	4103.1	4032.9	4075.5	4
5	FL105020015	Inventories (2)	1794.7	1745.3	1656.8	1796.3	5
6	FL104090005	Financial assets	13718.3	12885.8	13263.8	14237.0	6
7	FL103091003	Foreign deposits	50.3	24.7	33.7	67.4	7
8	FL103020003	Checkable deposits and currency	141.9	32.7	184.7	354.3	8
9	FL103030003	Time and savings deposits	441.3	381.9	529.7	514.7	9
10	FL103034003	Money market fund shares	544.4	702.6	630.8	537.3	10
11	FL102050003	Security RPs	8.1	7.2	9.7	11.2	11
12	FL103069100	Commercial paper	69.5	57.3	42.6	59.2	12
13	FL103061103	Treasury securities	38.3	30.5	45.0	53.3	13
14	FL103061703	Agency- and GSE-backed securities	12.8	10.2	11.7	14.4	14
15	FL103062003	Municipal securities	29.2	26.2	25.9	25.7	15
16	FL103065003	Mortgages	41.4	33.6	25.9	18.2	16
17	FL103066005	Consumer credit	58.6	59.8	57.2	56.2	17
18	FL103070005	Trade receivables	2253.0	2081.1	1963.0	2056.4	18
19	FL103064203	Mutual fund shares (1)	191.1	125.8	189.7	248.8	19
20	FL103090005	Miscellaneous assets	9838.7	9312.3	9514.2	10219.7	20
21	FL104190005	Liabilities	12872.6	13173.3	13192.4	13863.0	21
22	FL104104005	Credit market instruments	6705.1	6992.8	6998.1	7378.3	22
23	FL103169100	Commercial paper	123.8	131.5	58.4	82.9	23
24	FL103162005	Municipal securities (3)	190.3	192.9	198.4	206.7	24
25	FL103163003	Corporate bonds (4)	3557.9	3762.5	4139.7	4559.6	25
26	FL103168005	Bank loans n.e.c.	609.9	663.6	542.6	529.1	26
27	FL103169005	Other loans and advances	1350.2	1405.0	1260.9	1268.8	27
28	FL103165005	Mortgages	873.0	837.3	798.1	731.2	28
29	FL103170005	Trade payables	1898.9	1669.0	1611.9	1794.8	29
30	FL103178000	Taxes payable	35.8	39.0	36.4	44.1	30
31	FL103190005	Miscellaneous liabilities	4232.7	4472.6	4545.9	4645.9	31
32	FL102090005	Net worth (market value)	15940.4	13634.9	11972.4	13160.6	32
Memo:							
Replacement-cost value of structures:							
33	FL105012665	Residential	170.8	172.7	169.4	169.7	33
34	FL105013665	Nonresidential	6544.1	7089.7	6822.7	7238.0	34
Market value of equities outstanding							
35	FL103164103	(includes corporate farm equities)	15725.8	10037.0	12365.3	14490.4	35
36	FL104104006	Debt/net worth (percent) (5)	42.1	51.3	58.5	56.1	36
37	FL104104016	Debt/equities (percent) (6)	42.6	69.7	56.6	50.9	37
38	FL103164106	Equities/net worth (percent) (7)	98.7	73.6	103.3	110.1	38
With tangible assets stated at historical cost:							
39	FL102000115	Assets (8)	22816.4	22343.3	22724.6	24057.1	39
40	FL102010115	Tangible assets	9098.1	9457.5	9460.9	9820.0	40
41	FL105035045	Real estate	3801.3	4089.4	4267.8	4503.1	41
42	FL105013213	Equipment and software	3633.2	3738.7	3715.1	3762.3	42
43	FL105020000	Inventories	1663.6	1629.5	1478.0	1554.7	43
44	FL102090115	Net worth (historical cost) (9)	9943.8	9170.0	9532.2	10194.0	44
Memo:							
Historical-cost value of structures:							
45	FL105012613	Residential	73.1	76.6	78.8	80.8	45
46	FL105013613	Nonresidential	3290.4	3568.3	3749.7	3880.6	46
47	FL104104026	Debt/net worth (percent) (10)	67.4	76.3	73.4	72.4	47

(1) At market value.

(2) At replacement (current) cost.

(3) Industrial revenue bonds. Issued by state and local governments to finance private investment and secured in interest and principal by the industrial user of the funds.

(4) Through 1992, corporate bonds include net issues by Netherlands Antillean financial subsidiaries, and U.S. direct investment abroad excludes net inflows from those bond issues.

(5) Line 22 divided by line 32.

(6) Line 22 divided by line 35.

(7) Line 35 divided by line 32.

(8) Sum of lines 6 and 40.

(9) Line 39 less line 21.

(10) Line 22 divided by line 44.

B.103 Balance Sheet of Nonfarm Nonfinancial Noncorporate Business

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

		2007	2008	2009	2010		
1	FL112000005	Assets	12314.2	11129.2	9924.1	9893.5	1
2	FL112010005	Tangible assets	8781.1	7500.2	6574.3	6705.6	2
3	FL115035005	Real estate (1)	8123.3	6822.1	5907.8	6193.6	3
4	FL115035023	Residential	5957.9	4961.6	4494.7	4645.0	4
5	FL115035033	Nonresidential	2165.4	1860.5	1413.1	1548.6	5
6	FL115015205	Equipment and software (2)	563.4	586.2	579.4	417.5	6
7	FL115012265	Residential (3)	47.4	48.8	46.3	44.4	7
8	FL115013265	Nonresidential	515.9	537.5	533.0	373.1	8
9	FL115020003	Inventories (2)	94.5	91.9	87.2	94.5	9
10	FL114090005	Financial assets	3533.1	3629.0	3349.8	3187.9	10
11	FL113020003	Checkable deposits and currency	494.3	497.6	459.3	437.1	11
12	FL113030003	Time and savings deposits	359.3	358.1	330.5	314.6	12
13	FL113034003	Money market fund shares	74.3	75.4	69.6	66.2	13
14	FL113061003	Treasury securities	59.3	51.8	47.8	45.5	14
15	FL113062003	Municipal securities	5.3	4.9	4.5	4.3	15
16	FL113065005	Mortgages	42.1	39.1	36.1	34.4	16
17	FL113066003	Consumer credit	0.0	0.0	0.0	0.0	17
18	FL113070003	Trade receivables	525.6	522.7	482.5	459.1	18
19	FL113090003	Miscellaneous assets	1972.8	2079.4	1919.4	1826.7	19
20	FL113076003	Insurance receivables	68.6	70.7	71.0	71.3	20
21	FL113092403	Equity investment in GSEs (4)	2.2	4.1	4.8	4.8	21
22	FL113093005	Other	1902.0	2004.7	1843.7	1750.5	22
23	FL114190005	Liabilities	5228.4	5658.9	5437.0	5268.1	23
24	FL114104005	Credit market instruments	3650.3	3972.1	3678.1	3483.8	24
25	FL113168003	Bank loans n.e.c.	882.3	1000.0	804.6	727.8	25
26	FL113169005	Other loans and advances	174.9	208.1	199.5	205.6	26
27	FL113165003	Mortgages	2593.1	2764.0	2674.0	2550.4	27
28	FL113170003	Trade payables	378.7	366.8	333.3	313.8	28
29	FL113178003	Taxes payable	99.5	106.2	98.5	94.0	29
30	FL113190005	Miscellaneous liabilities	1099.9	1213.9	1327.2	1376.4	30
31	FL112090205	Net worth (5)	7085.7	5470.3	4487.1	4625.3	31
		Memo:					
		Replacement-cost value of structures:					
32	FL115012665	Residential	3072.5	3047.3	2968.2	2955.5	32
33	FL115013665	Nonresidential	1362.1	1450.2	1381.3	1525.2	33
34	FL114104006	Debt/net worth (percent) (6)	51.5	72.6	82.0	75.3	34

(1) At market value.

(2) At replacement (current) cost.

(3) Durable goods in rental properties.

(4) Equity in the Farm Credit System.

(5) Line 1 less line 23. Included in table B.100, line 29.

(6) Line 24 divided by line 31.

R.100 Change in Net Worth of Households and Nonprofit Organizations

Billions of dollars; not seasonally adjusted

		2007	2008	2009	2010	
1	FR152090005					1
	Change in net worth (1)	134.7	-12870.1	2348.5	3165.5	
2	FU155060005	674.9	825.7	463.0	1023.5	2
3	FU155061005	584.0	351.1	173.5	236.6	3
4	FU155050005	1726.3	1526.8	1359.8	1408.6	4
5	FU156300005	1142.3	1175.7	1186.3	1172.0	5
6	FU155000005	90.9	474.6	289.5	786.9	6
7	FU154090005	1013.7	325.8	99.2	641.4	7
8	FU154190005	922.8	-148.8	-190.3	-145.5	8
	Holding gains on assets					
9	FD158000705	-580.6	-13567.6	1501.5	2151.0	9
	at market value (2)					
10	FD155035725	-2060.7	-3959.9	-937.8	-617.5	10
11	FD153064105	831.3	-3737.7	1439.5	1295.4	11
12	FD153064205	200.1	-1286.0	488.1	243.5	12
13	FD152090205	5.7	-1400.3	-918.2	214.7	13
14	FD153052045	443.0	-3183.7	1430.2	1015.9	14
15	FD153094305	0.0	0.0	-0.3	-1.0	15
	Holding gains on assets					
16	FD158100005	-52.3	-27.3	-36.1	-78.9	16
	at current cost (2)					
17	FD155111005	-52.4	-30.0	-35.2	-80.2	17
18	FD165015205	0.1	2.7	-1.0	1.2	18
19	FU158090005	92.6	-100.9	420.0	69.9	19
	Memo:					
20	FL152090005	64178.8	51308.8	53657.3	56822.8	20
21	FA156012005	10423.6	10952.9	11034.9	11377.5	21

(1) Sum of net investment (line 2), holding gains (lines 9 and 16), and other volume changes (line 19).

(2) Calculated as change in amount outstanding less net purchases during period less disaster-related losses to fixed assets.

(3) Consists of statistical discontinuities and disaster-related losses to fixed assets. Also includes the difference between series for consumption of fixed capital published by BEA.

(4) Table B.100, line 42.

R.102 Change in Net Worth of Nonfarm Nonfinancial Corporate Business

Billions of dollars; not seasonally adjusted

		2007	2008	2009	2010		
1	FR102090005	Change in net worth (1)	721.3	-2305.5	-1662.4	1188.1	1
2	FU105060005	Net investment	-621.5	-990.5	51.1	-39.6	2
3	FU105061005	Net physical investment	372.0	288.8	-75.1	153.4	3
4	FU105050005	Capital expenditures	1156.5	1112.7	803.9	998.5	4
5	FU106300005	- Consumption of fixed capital	831.8	868.0	867.1	863.3	5
6	FU105020601	- Inventory valuation adjustment	-47.2	-44.1	11.9	-18.1	6
7	FU105000005	Net lending (+) or net borrowing (-)	-206.6	-943.3	190.7	81.1	7
8	FU104090005	Net acquisition of financial assets	1070.6	-612.6	282.8	908.0	8
9	FU104190005	- Net increase in liabilities	1277.3	330.7	92.1	827.0	9
10	FU103164103	Net corporate equity issues	-786.8	-336.0	-64.6	-274.0	10
11	FD108000705	Holding gains on assets at market value (2)	283.2	-1498.9	-1916.2	588.9	11
12	FD105035735	Real estate	273.1	-1439.7	-1940.2	569.7	12
13	FD103064203	Mutual fund shares	10.1	-59.2	24.0	19.2	13
14	FD108100705	Holding gains on assets less liabilities at current cost (2)	203.0	-80.1	50.4	74.7	14
15	FD105015705	Equipment and software	8.1	62.6	-26.7	12.5	15
16	FD105020015	Inventories (3)	54.7	-52.8	47.9	62.1	16
17	FD103092005	Direct investment abroad	145.0	-162.7	5.5	-0.0	17
18	FD103192005	- Foreign direct investment in U.S.	4.8	-72.8	-23.7	0.0	18
19	FU108090005	Other volume changes (4)	856.6	264.0	152.3	564.2	19
		Memo:					
20	FL102090005	Net worth outstanding (5)	15940.4	13634.9	11972.4	13160.6	20

(1) Sum of net investment (line 2), holding gains (lines 12 and 15), and other volume changes (line 20).

(2) Calculated as change in amount outstanding less net purchases during period less disaster-related losses to fixed assets.

(3) Before inventory valuation adjustment.

(4) Consists of statistical discontinuities and disaster-related losses to fixed assets.

(5) Table B.102, line 32.

R.103 Change in Net Worth of Nonfarm Nonfinancial Noncorporate Business

Billions of dollars; not seasonally adjusted

		2007	2008	2009	2010		
1	FR112090205	Change in net worth (1)	-136.0	-1615.5	-983.2	138.3	1
2	FU115440005	Net capital transfers paid	0.0	-3.3	-6.0	-7.8	2
3	FU115060005	Net investment	-31.6	-281.9	-59.3	33.5	3
4	FU115061005	Net physical investment	74.5	53.0	-1.9	25.4	4
5	FU115050005	Capital expenditures	260.5	246.0	190.2	216.1	5
6	FU116300005	- Consumption of fixed capital	186.0	193.0	192.2	190.7	6
7	FU115000005	Net lending (+) or net borrowing (-)	-74.5	-49.7	7.9	-17.6	7
8	FU114090005	Net acquisition of financial assets	475.9	95.9	-279.2	-161.9	8
9	FU114190005	- Net increase in liabilities	550.4	145.7	-287.1	-144.3	9
10	FU112090205	Proprietor's net investment (2)	-31.6	-285.2	-65.3	25.7	10
11	FD115035705	Holding gains on real estate (3)	-112.2	-1335.6	-918.5	287.8	11
12	FD115032705	Residential	-181.5	-1002.7	-463.0	153.6	12
13	FD115033705	Nonresidential	69.3	-332.9	-455.5	134.2	13
14	FD118100705	Holding gains on assets at current cost (3)	7.4	6.1	-5.5	-181.9	14
15	FD115012265	Residential equipment and software	-0.3	0.2	-2.8	-2.4	15
16	FD115013725	Nonresidential equipment and software	2.3	6.3	-4.6	-183.7	16
17	FD115020003	Inventories	5.4	-0.5	1.9	4.2	17
18	FU118090005	Other volume changes (4)	0.4	-0.7	6.1	6.7	18
		Memo:					
19	FL112090205	Net worth outstanding (5)	7085.7	5470.3	4487.1	4625.3	19

(1) Sum of net capital transfers paid (line 2), net investment (line 3), holding gains (lines 11 and 14), and other volume changes (line 18).

(2) Shown on table F.103, line 30.

(3) Calculated as change in amount outstanding less net investment during period less disaster-related losses to fixed assets.

(4) Consists of statistical discontinuities and disaster-related losses to fixed assets.

(5) Table B.103, line 31.