

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

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

		2006	2007	2008	2009		
1	FL152000005	Assets	77868.9	78795.4	65598.5	68177.5	1
2	FL152010005	Tangible assets	29735.3	28036.9	23891.4	23062.9	2
3	FL155035005	Real estate	25270.7	23391.4	19112.0	18206.9	3
4	FL155035015	Households (2,3)	22943.5	20978.0	17039.2	16575.1	4
5	FL165035005	Nonprofit organizations	2327.2	2413.5	2072.8	1631.8	5
6	FL165015205	Equipment and software owned by nonprofit organizations (4)	196.5	207.9	220.9	219.5	6
7	FL155011005	Consumer durable goods (4)	4268.1	4437.5	4558.5	4636.5	7
8	FL154090005	Financial assets	48133.6	50758.5	41707.2	45114.6	8
9	FL154000005	Deposits	6769.2	7426.2	7900.8	7749.9	9
10	FL153091003	Foreign deposits	65.2	81.0	59.8	49.3	10
11	FL153020005	Checkable deposits and currency	189.2	110.0	211.2	251.1	11
12	FL153030005	Time and savings deposits	5400.4	5888.5	6049.7	6129.7	12
13	FL153034005	Money market fund shares	1114.5	1346.7	1580.0	1319.8	13
14	FL154004005	Credit market instruments	3478.2	4081.8	4034.2	4203.4	14
15	FL163069103	Open market paper	117.5	107.3	6.0	4.6	15
16	FL153061505	Treasury securities	433.3	257.9	263.9	795.2	16
17	FL313161400	Savings bonds	202.4	196.4	194.0	191.2	17
18	FL153061105	Other Treasury	230.9	61.5	69.9	604.0	18
19	FL153061705	Agency- and GSE-backed securities	402.6	682.2	701.1	35.0	19
20	FL153062005	Municipal securities	871.8	896.8	936.8	997.8	20
21	FL153063005	Corporate and foreign bonds	1522.7	2011.1	1988.1	2235.9	21
22	FL153069803	Other loans and advances (5)	8.3	17.4	27.9	32.2	22
23	FL153065005	Mortgages	122.1	109.1	110.5	102.6	23
24	FL153064105	Corporate equities (2)	9493.5	9465.0	5881.0	7698.4	24
25	FL153064205	Mutual fund shares (6)	4387.6	4832.0	3444.9	4416.6	25
26	FL153067005	Security credit	655.7	866.4	742.7	668.1	26
27	FL153040005	Life insurance reserves	1163.7	1201.5	1179.8	1249.7	27
28	FL153050005	Pension fund reserves	12696.2	13375.9	10431.9	11806.2	28
29	FL152090205	Equity in noncorporate business (7)	8843.4	8797.5	7325.5	6538.2	29
30	FL153090005	Miscellaneous assets	646.1	712.2	766.4	784.2	30
31	FL154190005	Liabilities	13404.5	14311.7	14195.0	14001.3	31
32	FL154102005	Credit market instruments	12889.7	13747.8	13772.9	13536.0	32
33	FL153165105	Home mortgages (8)	9825.2	10484.2	10426.9	10262.3	33
34	FL153166000	Consumer credit	2416.0	2555.3	2594.1	2481.4	34
35	FL163162005	Municipal securities (9)	224.1	241.2	249.6	264.7	35
36	FL153168005	Bank loans n.e.c.	86.4	99.7	117.7	151.0	36
37	FL153169005	Other loans and advances	123.8	127.0	133.2	134.3	37
38	FL163165505	Commercial mortgages (9)	214.3	240.4	251.4	242.3	38
39	FL153167205	Security credit	292.1	325.5	164.8	203.0	39
40	FL163170003	Trade payables (9)	199.9	214.5	230.2	241.2	40
41	FL543077003	Deferred and unpaid life insurance premiums	22.8	23.9	27.0	21.2	41
42	FL152090005	Net worth	64464.4	64483.7	51403.5	54176.2	42
		Memo:					
		Replacement-cost value of structures:					
43	FL155012305	Residential	14440.6	14643.0	13981.2	13532.7	43
44	FL155012665	Households	14229.3	14430.3	13778.7	13337.4	44
45	FL165012665	Nonprofit organizations	211.3	212.7	202.5	195.2	45
46	FL165013665	Nonresidential (nonprofits)	1279.5	1352.6	1424.0	1331.5	46
47	FA156012005	Disposable personal income (SAAR)	9915.7	10403.1	10806.4	10928.9	47
48	*/FA156012005	Household net worth as percentage of disposable personal income (SAAR)	650.1	619.8	475.7	495.7	48
49	FL155035065	Owners' equity in household real estate (10)	13118.3	10493.8	6612.3	6312.7	49
50	*/FL155035015	Owners' equity as percentage of household real estate (11)	57.2	50.0	38.8	38.1	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

		2006	2007	2008	2009		
With tangible assets stated at either market value or replacement cost:							
1	FL102000005	Assets	27106.3	28983.6	27961.8	26543.8	1
2	FL102010005	Tangible assets	14489.7	15278.8	14210.5	12253.2	2
3	FL105035003	Real estate (1)	8934.7	9406.4	8178.0	6335.8	3
4	FL105015205	Equipment and software (2)	3890.5	4084.3	4287.0	4255.1	4
5	FL105021003	Inventories (2)	1664.4	1788.1	1745.6	1662.3	5
6	FL104090005	Financial assets	12616.7	13704.8	13751.3	14290.7	6
7	FL103091003	Foreign deposits	49.3	50.3	31.0	41.3	7
8	FL103020003	Checkable deposits and currency	134.8	122.1	102.9	273.5	8
9	FL103030003	Time and savings deposits	497.0	441.3	404.6	531.7	9
10	FL103034003	Money market fund shares	432.4	564.1	735.7	683.9	10
11	FL102050003	Security RPs	15.5	8.1	8.2	11.2	11
12	FL103069100	Commercial paper	122.7	69.5	10.0	18.3	12
13	FL103061103	Treasury securities	44.3	38.3	27.3	46.5	13
14	FL103061703	Agency- and GSE-backed securities	16.4	12.8	9.1	12.2	14
15	FL103062003	Municipal securities	28.1	29.2	5.0	17.4	15
16	FL103065003	Mortgages	59.8	41.4	22.9	4.5	16
17	FL103066005	Consumer credit	57.6	58.6	59.8	57.2	17
18	FL103070005	Trade receivables	2090.0	2253.0	2113.2	2040.3	18
19	FL103064203	Mutual fund shares (1)	204.1	217.5	143.3	163.2	19
20	FL103090005	Miscellaneous assets	8864.8	9798.7	10078.1	10389.6	20
21	FL104190005	Liabilities	11781.9	12872.6	13302.3	13550.4	21
22	FL104104005	Credit market instruments	5983.4	6775.5	7119.0	7229.2	22
23	FL103169700	Commercial paper	112.5	123.8	131.5	59.1	23
24	FL103162005	Municipal securities (3)	182.2	190.3	193.1	198.3	24
25	FL103163003	Corporate bonds (4)	3247.8	3558.9	3763.5	4145.0	25
26	FL103168005	Bank loans n.e.c.	517.9	609.4	677.5	553.6	26
27	FL103169255	Other loans and advances	1047.2	1347.3	1369.9	1323.3	27
28	FL103165005	Mortgages	875.9	945.8	983.4	949.9	28
29	FL103170005	Trade payables	1813.0	1898.9	1765.3	1680.8	29
30	FL103178000	Taxes payable	85.4	35.8	43.1	28.1	30
31	FL103190005	Miscellaneous liabilities	3900.0	4162.3	4374.9	4612.3	31
32	FL102090005	Net worth (market value)	15324.4	16111.0	14659.5	12993.5	32
Memo:							
Replacement-cost value of structures:							
33	FL105012665	Residential	164.8	168.0	160.6	155.4	33
34	FL105013665	Nonresidential	6228.6	6588.9	7209.7	6967.9	34
Market value of equities outstanding							
35	FL103164003	(includes corporate farm equities)	14602.3	15748.5	10055.0	12737.5	35
36	*/FL102090005	Debt/net worth (percent) (5)	39.0	42.1	48.6	55.6	36
37	*/FL103164003	Debt/equities (percent) (6)	41.0	43.0	70.8	56.8	37
38	*/FL102090005	Equities/net worth (percent) (7)	95.3	97.8	68.6	98.0	38
With tangible assets stated at historical cost:							
39	FL102000115	Assets (8)	21356.7	22955.3	23470.7	23993.5	39
40	FL102010115	Tangible assets	8740.0	9250.5	9719.4	9702.9	40
41	FL105035045	Real estate	3579.5	3883.7	4188.5	4410.4	41
42	FL105013213	Equipment and software	3546.4	3703.2	3819.6	3818.8	42
43	FL105020000	Inventories	1614.2	1663.6	1711.4	1473.7	43
44	FL102090115	Net worth (historical cost) (9)	9574.8	10082.7	10168.4	10443.2	44
Memo:							
Historical-cost value of structures:							
45	FL105012313	Residential	68.7	73.1	76.6	78.9	45
46	FL105013613	Nonresidential	3106.1	3372.7	3682.9	3903.7	46
47	*/FL102090115	Debt/net worth (percent) (10)	62.5	67.2	70.0	69.2	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 Noncorporate Business

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

		2006	2007	2008	2009		
1	FL112000005	Assets	11872.3	12276.1	11130.7	10108.0	1
2	FL112010005	Tangible assets	8815.2	8743.1	7382.7	6603.0	2
3	FL115035003	Real estate (1)	8228.9	8123.3	6734.4	5818.5	3
4	FL115035023	Residential	6139.3	5953.8	4869.3	4397.1	4
5	FL115035035	Nonresidential	2089.6	2169.5	1865.1	1421.4	5
6	FL115015205	Equipment and software (2)	498.7	525.7	556.4	697.0	6
7	FL115012265	Residential (3)	46.2	47.8	49.7	48.0	7
8	FL115013265	Nonresidential	452.5	477.9	506.7	649.0	8
9	FL115020003	Inventories (2)	87.6	94.1	91.9	87.5	9
10	FL114090005	Financial assets	3057.2	3533.1	3748.1	3505.0	10
11	FL113020003	Checkable deposits and currency	428.6	494.3	516.9	482.9	11
12	FL113030003	Time and savings deposits	344.4	359.3	388.7	364.0	12
13	FL113034003	Money market fund shares	72.2	74.3	78.9	73.7	13
14	FL113061003	Treasury securities	56.3	59.3	63.0	58.9	14
15	FL113062003	Municipal securities	5.8	5.3	5.6	5.2	15
16	FL113065005	Mortgages	34.6	42.1	44.6	41.7	16
17	FL113066003	Consumer credit	0.0	0.0	0.0	0.0	17
18	FL113070003	Trade receivables	470.9	525.6	557.6	521.5	18
19	FL113090003	Miscellaneous assets	1644.4	1972.8	2092.9	1957.2	19
20	FL113076003	Insurance receivables	66.9	68.6	70.7	69.6	20
21	FL113092003	Equity investment in GSEs (4)	1.9	2.2	4.1	4.8	21
22	FL113093005	Other	1575.6	1902.0	2018.1	1882.8	22
23	FL114190005	Liabilities	4646.8	5228.4	5480.0	5172.5	23
24	FL114102005	Credit market instruments	3195.6	3650.3	3850.5	3544.7	24
25	FL113168003	Bank loans n.e.c.	742.8	882.3	985.6	793.7	25
26	FL113169005	Other loans and advances	163.9	174.9	208.1	199.7	26
27	FL113165003	Mortgages	2288.9	2593.1	2656.8	2551.2	27
28	FL113170003	Trade payables	349.4	378.7	397.5	376.3	28
29	FL113178203	Taxes payable	95.7	99.5	102.1	99.1	29
30	FL113190005	Miscellaneous liabilities	1006.1	1099.9	1129.8	1152.4	30
31	FL112090205	Net worth (5)	7225.5	7047.7	5650.8	4935.5	31
		Memo:					
		Replacement-cost value of structures:					
32	FL115012665	Residential	3025.2	3040.4	2882.0	2761.8	32
33	FL115013665	Nonresidential	1384.6	1455.2	1560.1	1600.3	33
34	*/FL112090205	Debt/net worth (percent) (6)	44.2	51.8	68.1	71.8	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

		2006	2007	2008	2009		
1	FR152090005	Change in net worth (1)	4884.8	19.3	-13080.1	2772.7	1
2	FU155060005	Net investment	181.9	736.9	1095.2	689.1	2
3	FU155061005	Net physical investment	729.0	589.2	363.7	194.4	3
4	FU155050005	Capital expenditures	1821.3	1728.2	1534.5	1358.7	4
5	FU156300005	- Consumption of fixed capital	1092.3	1139.0	1170.8	1164.3	5
6	FU155000005	Net financial investment	-547.1	147.8	731.5	494.8	6
7	FU154090005	Net acquisition of financial assets	700.1	1055.0	609.8	301.1	7
8	FU154190005	- Net increase in liabilities	1247.2	907.2	-121.7	-193.7	8
9	FD158000705	Holding gains on assets at market value (2)	4692.8	-747.5	-14051.8	1749.6	9
10	FD155035725	Real estate	651.6	-2225.9	-4483.7	-1007.7	10
11	FD153064105	Corporate equities	2096.8	766.6	-3612.2	1690.5	11
12	FD153064205	Mutual fund shares	342.4	201.4	-1381.7	554.9	12
13	FD152090205	Equity in noncorporate business	498.0	-0.8	-1462.0	-821.7	13
14	FD153054005	Life insurance and pension fund reserves	1104.0	511.1	-3112.3	1333.7	14
15	FD158100005	Holding gains on assets at current cost (2)	-35.0	-51.5	-10.9	-7.1	15
16	FD155011005	Consumer durable goods	-36.5	-52.2	-14.0	-4.5	16
17	FD165015205	Equipment and software	1.5	0.7	3.1	-2.7	17
18	FU158090005	Other volume changes (3)	45.2	81.3	-112.6	341.1	18
		Memo:					
19	FL152090005	Net worth outstanding (4)	64464.4	64483.7	51403.5	54176.2	19
20	FA156012005	Disposable personal income	9915.7	10403.1	10806.4	10928.9	20

(1) Sum of net investment (line 2), holding gains (lines 9 and 15), and other volume changes (line 18).

(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

		2006	2007	2008	2009		
1	FR102090005	Change in net worth (1)	1755.5	786.5	-1451.4	-1666.1	1
2	FU105060005	Net investment	-323.9	-602.5	-201.2	109.7	2
3	FU105061005	Net physical investment	381.0	392.4	327.7	-9.9	3
4	FU105050005	Capital expenditures	1142.0	1182.8	1189.8	881.0	4
5	FU106300005	- Consumption of fixed capital	794.7	844.5	891.5	894.6	5
6	FU105020601	- Inventory valuation adjustment	-38.0	-44.0	-38.2	0.1	6
7	FU105420005	- Nonproduced nonfinancial assets	4.4	-10.1	8.9	-3.8	7
8	FU105000005	Net financial investment	-139.2	-208.0	-192.9	184.8	8
9	FU104090005	Net acquisition of financial assets	697.3	1069.2	267.2	440.5	9
10	FU104190005	- Net increase in liabilities	836.5	1277.3	460.1	255.7	10
11	FU103164003	Net corporate equity issues	-565.7	-786.8	-336.0	-65.1	11
12	FD108000705	Holding gains on assets at market value (2)	1170.3	272.5	-1492.7	-1931.0	12
13	FD105035735	Real estate	1153.2	261.0	-1425.3	-1957.7	13
14	FD103064203	Mutual fund shares	17.1	11.4	-67.4	26.6	14
15	FD108100705	Holding gains on assets less liabilities at current cost (2)	127.0	146.8	-3.4	33.1	15
16	FD105015705	Equipment and software	84.9	62.2	119.7	4.5	16
17	FD105021003	Inventories (3)	8.6	60.6	-54.4	28.6	17
18	FD103092005	Direct investment abroad	15.9	61.9	-59.4	-0.0	18
19	FD103192005	- Foreign direct investment in U.S.	-17.7	38.0	9.3	-0.0	19
20	FU108090005	Other volume changes (4)	782.0	969.7	245.8	122.1	20
		Memo:					
21	FL102090005	Net worth outstanding (5)	15324.4	16111.0	14659.5	12993.5	21

(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 Noncorporate Business

Billions of dollars; not seasonally adjusted

		2006	2007	2008	2009		
1	FR112090205	Change in net worth (1)	361.2	-177.8	-1397.0	-715.3	1
2	FU112090205	Proprietor's net investment (2)	-8.2	-46.7	1.7	50.0	2
3	FU115400095	Net capital transfers paid	0.0	0.0	-8.5	-6.0	3
4	FU115060005	Net investment	-8.2	-46.7	10.3	56.0	4
5	FU115061005	Net physical investment	58.9	59.5	47.2	-8.4	5
6	FU115050005	Capital expenditures	222.3	231.1	224.6	169.5	6
7	FU116300005	- Consumption of fixed capital	163.4	171.7	177.5	177.9	7
8	FU114090005	Net acquisition of financial assets	515.3	475.9	215.0	-243.0	8
		- Net increase in liabilities from:					
9	FU114102005	Credit market instruments	408.6	454.8	200.2	-305.8	9
10	FU113170003	Trade payables	20.0	29.3	18.8	-21.2	10
11	FU113178203	Taxes payable	9.0	3.8	2.6	-3.0	11
12	FU113190005	Miscellaneous liabilities	144.8	94.3	30.3	22.6	12
13	FD115035705	Holding gains on real estate (3)	356.9	-143.0	-1419.4	-920.9	13
14	FD115035725	Residential	80.1	-206.7	-1093.1	-466.5	14
15	FD115035735	Nonresidential	276.8	63.7	-326.3	-454.4	15
16	FD118100705	Holding gains on assets at current cost (3)	12.5	11.4	15.9	149.6	16
17	FD115012265	Residential equipment and software	1.2	-0.0	0.7	-2.0	17
18	FD115013725	Nonresidential equipment and software	8.9	5.9	16.0	150.1	18
19	FD115020003	Inventories	2.5	5.5	-0.9	1.5	19
20	FU118090005	Other volume changes (4)	-0.1	0.5	4.8	6.0	20
		Memo:					
21	FL112090205	Net worth outstanding (5)	7225.5	7047.7	5650.8	4935.5	21

(1) Sum of proprietor's net investment (line 2), holding gains (lines 13 and 16), and other volume changes (line 20).

(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.