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**SECTION B**  
**COMPREHENSIVE LIST OF SERIES ON CREDIT RISK AND EXPERIENCE**

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NOTES: A bold-faced code number (e.g., HI1) indicates that the data for that time series are published in Section C. An asterisk preceding the code number (e.g., \*HI5) indicates that it is one of the thirty-four key series on the "short list" in Chapter 3. Data for all other series (e.g., HI2) are not published in this book, but their sources are shown in Section E. All series published in this book that are available more frequently than annually have two page numbers in the right hand column. The first shows the location of annual data, and the second shows the location of the, e.g., monthly table.

A denotes an annual series; BiA, biennial; SA, semiannual; Q, quarterly; BiM, bimonthly; M, monthly; three dots indicates intermittent publication (e.g., 1935...52 means intermittently between 1935 and 1952).

For a full description of sources, see Section E.

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
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#### RATIOS OF DEBT OR DEBT PAYMENTS TO ASSETS

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<b>HI21.</b> Proportion of paper on new and used cars with downpayment less than 1/3, sales finance companies.	A 1925–39	NASFCo	266	
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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
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HI43. Computed average duration of net outstandings, consumer finance companies.	A 1948 on SA 1955 on	FNB Chi	268	126, 165
HI44. Computed average duration of consumer instalment credit held by retail outlets.	A 1940 on	FRB	267	
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HI47. Computed average duration of consumer instalment credit outstanding on personal loans, all holders.	A 1940 on	FRB	267	126
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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
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<b>HI53.</b> Most commonly reported maximum maturity on direct loans for used cars a year old, commercial banks.	A 1956 on	ABA	265	
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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
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HI77. Proportion of paper on used cars, 3 years and older, maturing in more than 18 months, sales finance companies.	SA 1957 on	FNB Chi	269	
HI78. Proportion of paper on used cars, 3 years and older, maturing in over 12 months, sales finance companies.	A 1955-59 SA 1958-60	FNB Chi	269	
HI79. Proportion of all used car paper maturing in over 12 months, sales finance companies.	A 1935-41, 1953-57 SA 1953-57	FNB Chi	269	
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HI81. Proportion of used car paper maturing in over 18 months, sales finance companies.	A 1936-39	NASFCo	267	
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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
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HI98. Delinquency rate on indirect automobile loans, delinquent 30-59 days, commercial banks.	M 1948-64 BiM 1965 on	ABA	272	
HI99. Delinquency rate on indirect automobile loans, delinquent 60-89 days, commercial banks.	M 1948-64 BiM 1965 on	ABA	272	
HI100. Delinquency rate on indirect automobile loans, delinquent 90 days or more, commercial banks.	M 1948-64 BiM 1965 on	ABA	272	
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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
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HI118. Delinquency rate on FHA Title I loans, delinquent 90 days or more, commercial banks.	M 1948–64 BiM 1965 on	ABA	273	
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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
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<b>HI128.</b> Net loss rate on instalment loans, all types, commercial banks.	A 1966 on	ABA	276	131
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<b>HI132.</b> Gross loss rate on indirect automobile instalment loans, commercial banks.	A 1963 on	ABA	277	
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<b>HI135.</b> Net loss rate on indirect automobile loans, commercial banks.	A 1929–52	Winchester	279	
<b>HI136.</b> Net loss rate on instalment receivables liquidated, sales finance companies.	A 1935–41, 1947 on SA 1955 on	FNB Chi	274	131, 170
<b>HI137.</b> Net loss rate on automobile loans, sales finance companies.	A 1948–55	NBER	275	
<b>HI138.</b> Net loss rate on direct automobile loans, sales finance companies.	A 1929–51	Winchester	279	
<b>HI139.</b> Gross loss rate on appliance and household equipment loans, commercial banks.	A 1963 on	ABA	277	

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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
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HI141. Net loss rate on appliance loans, commercial banks.	A 1937–52	Winchester	279	
HI142. Net loss rate on appliance loans, sales finance companies.	A 1929–51	Winchester	279	
HI143. Gross loss rate on loans for mobile homes, commercial banks.	A 1964 on	ABA	277	
HI144. Net loss rate on loans for mobile homes, commercial banks.	A 1966 on	ABA	277	
*HI145. Gross losses on personal loans as a per cent of loans made during the year, commercial banks.	A 1955 on	ABA	276	131
HI146. Net losses on personal loans as a per cent of loans made during the year, commercial banks.	A 1955 on	ABA	276	131
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HI149. Net loss rate on personal loans, commercial banks.	A 1935–52	Winchester	279	
HI150. Net loss rate on consumer credit, sales finance companies.	A 1929...36, 1949–59	Smith	278	
HI151. Gross loss rate (charge-offs) on average net outstandings, consumer finance companies.	A 1948 on SA 1955 on	FNB Chi	274	131, 170
HI152. Net loss rate on average net outstandings, consumer finance companies.	A 1955 on SA 1961 on	FNB Chi	274	131, 170
HI153. Net loss rate on consumer credit, consumer finance companies.	A 1929...36, 1949–59	Smith	278	

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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
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HI157. Net loss rate on personal loans, Household Finance Corporation.	A 1929 on	HFC	279	
HI158. Claims paid as per cent of FHA Title I property improvement loans outstanding.	A 1935 on	FHA	279	131
HI159. Gross loss rate on home modernization loans (own plan), commercial banks.	A 1963 on	ABA	277	
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II. HOUSEHOLD SECTOR, HOME MORTGAGES

RATIOS OF DEBT OR DEBT PAYMENTS TO INCOME

*Debt-to-Income Ratios*

HM1. Ratio of 1- to 4-family home mortgage debt outstanding to disposable personal income.	A 1925 on Q 1950 on	FHLBB, OBE	280	132, 171
HM2. Proportion of all nonfarm families with home mortgage debt.	A 1948 on	SCF	281	132
HM3. Proportion of nonfarm families owning homes.	A 1948 on	SCF	282	

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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM4. Proportion of nonfarm homeowning families with home mortgage debt.	A 1948 on	SCF	282	
HM5. Ratio of average mortgage amount to average net effective income, FHA-insured home mortgages, existing homes.	A 1936 on Q 1959 on	FHA	283	132, 171
HM6. Ratio of average mortgage amount to average net effective income, FHA-insured home mortgages, proposed homes.	A 1936 on Q 1959 on	FHA	283	
HM7. Ratio of average mortgage amount to average disposable income, VA-guaranteed prior approval home mortgages.	A 1956 on Q 1957 on	VA	285	132, 172
HM8. Ratio of average mortgage amount to average disposable income, VA-guaranteed prior approval home mortgages, existing homes.	Q 1960 on	VA	286	
HM9. Ratio of average mortgage amount to average disposable income, VA-guaranteed prior approval home mortgages, new homes.	Q 1960 on	VA	286	
<i>Debt-Payment-to-Income Ratios</i>				
*HM10. Ratio of debt service on 1- to 4-family home mortgage debt to disposable personal income.	A 1946 on	Gorman, OBE	280	132
HM11. Ratio of repayments on owner-occupied home mortgage debt to disposable personal income.	A 1939-64 Q 1946-64	NICB, OBE	280	
HM12. Estimated average for mortgage debtor families, ratio of home mortgage payments to personal income.	A 1948-65	SCF, OBE	281	132
*HM13. Ratio of average housing expense to average net effective income, FHA-insured home mortgages, existing homes.	A 1942 on Q 1959 on	FHA	283	133, 172

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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM14. Ratio of average housing expense to average net effective income, FHA-insured home mortgages, proposed homes.	A 1942 on Q 1959 on	FHA	284	
*HM15. Proportion of FHA-insured home mortgages made with ratio of average housing expense to average total effective income amounting to 25 per cent or more, existing homes.	Q 1959 on	FHA	283	133, 173
HM16. Proportion of FHA-insured home mortgages made with ratio of average housing expense to average total effective income amounting to 25 per cent or more, proposed homes.	Q 1959 on	FHA	284	
HM17. Ratio of average housing expense to average disposable income, VA-guaranteed prior approval home mortgages.	A 1956 on Q 1957 on	VA	286	133, 173
HM18. Ratio of average housing expense to average disposable income, VA-guaranteed prior approval home mortgages, monthly income less than \$300.	A 1956 on	VA	286	
HM19. Ratio of average housing expense to average disposable income, VA-guaranteed prior approval home mortgages, monthly income \$300–399.	A 1956 on	VA	286	
HM20. Ratio of average housing expense to average disposable income. VA-guaranteed prior approval home mortgages, monthly income \$400–499.	A 1956 on	VA	286	
HM21. Ratio of average housing expense to average disposable income, VA-guaranteed prior approval home mortgages, monthly income \$500–599.	A 1956 on	VA	286	
HM22. Ratio of average housing expense to average disposable income, VA-guaranteed prior approval home mortgages, monthly income \$600–699.	A 1956 on	VA	286	

## Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM23. Ratio of average housing expense to average disposable income, VA-guaranteed prior approval home mortgages, monthly income \$700–799.	A 1956 on	VA	286	
HM24. Ratio of average housing expense to average disposable income, VA-guaranteed prior approval home mortgages, monthly income \$800 and over.	A 1956 on	VA	286	
HM25. Ratio of average housing expense to average disposable income, VA-guaranteed prior approval home mortgages, existing homes.	Q 1960 on	VA	287	
HM26. Ratio of average housing expense to average disposable income, VA-guaranteed prior approval home mortgages, new homes.	Q 1960 on	VA	287	

## RATIOS OF DEBT OR DEBT PAYMENTS TO ASSETS

*Loan-to-Value and Downpayment Ratios*

*HM27. Proportion of FHA-insured home mortgages insured at or within 2 per cent of the maximum permissible amount and with maturity of 30 years, existing homes.	Q 1965 on	FHA	283	133, 174
HM28. Proportion of FHA-insured home mortgages insured at or within 2 per cent of the maximum permissible amount and with maturity of 30 years, proposed homes.	Q 1966 on	FHA	284	
*HM29. Proportion of VA-guaranteed primary home mortgages made with no downpayment and maximum (30-year) maturity.	M 1963 on	VA	286	133, 174
HM30. Proportion of VA-guaranteed primary home mortgages made with no downpayment and maximum (30-year) maturity, existing homes.	M 1963 on	VA	287	

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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM31. Proportion of VA-guaranteed primary home mortgages made with no down-payment and maximum (30-year) maturity, new and proposed homes.	M 1963 on	VA	287	
*HM32. Average loan-to-price ratio on conventional home mortgages, existing homes, five types of lenders.	M 1963 on	FHLBB	289	133, 175
HM33. Proportion of conventional home mortgages made with loan-to-price ratio over 75 per cent, existing homes, five types of lenders.	M 1963-66	FHLBB	289	
HM34. Average loan-to-price ratio on conventional home mortgages, new homes, five types of lenders.	M 1963 on	FHLBB	289	
HM35. Proportion of conventional home mortgages made with loan-to-price ratio over 75 per cent, new homes, five types of lenders.	M 1963-66	FHLBB	289	
HM36. Average loan-to-price ratio on conventional home mortgages, existing homes, savings and loan associations.	M 1963 on	FHLBB	289	
HM37. Proportion of conventional home mortgages made with loan-to-price ratio over 75 per cent, existing homes, savings and loan associations.	M 1963-66	FHLBB	289	
HM38. Average loan-to-price ratio on conventional home mortgages, new homes, savings and loan associations.	M 1963 on	FHLBB	289	
HM39. Proportion of conventional home mortgages made with loan-to-price ratio over 75 per cent, new homes, savings and loan associations.	M 1963-66	FHLBB	290	
HM40. Average loan-to-purchase-price ratio on conventional home mortgages, made by savings and loan associations.	SA 1946-65	FHLBB	293	133, 175

## Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM41. Proportion of conventional home mortgages made with loan-to-purchase-price ratio of 75 per cent or more, savings and loan associations.	SA 1946–65	FHLBB	293	
HM42. Median loan-to-purchase-price ratio on conventional home mortgages, existing homes, savings and loan associations.	A 1950–64	USSLL	293	
HM43. Median loan-to-purchase-price ratio on conventional home mortgages, new homes, savings and loan associations.	A 1950–64	USSLL	293	
HM44. Average loan-to-value ratio on home mortgages made by savings and loan associations.	A 1920–47	Morton	294	
HM45. Average loan-to-price ratio on conventional home mortgages, existing homes, mutual savings banks.	M 1963 on	FHLBB	290	
HM46. Proportion of conventional home mortgages made with loan-to-price ratio over 75 per cent, existing homes, mutual savings banks.	M 1963–66	FHLBB	290	
HM47. Average loan-to-price ratio on conventional home mortgages, new homes, mutual savings banks.	M 1963 on	FHLBB	290	
HM48. Proportion of conventional home mortgages made with loan-to-price ratio over 75 per cent, new homes, mutual savings banks.	M 1963–66	FHLBB	290	
HM49. Average loan-to-price ratio on conventional home mortgages, existing homes, mortgage companies.	M 1963 on	FHLBB	290	
HM50. Proportion of conventional home mortgages made with loan-to-price ratio over 75 per cent, existing homes, mortgage companies.	M 1963–66	FHLBB	290	

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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM51. Average loan-to-price ratio on conventional home mortgages, new homes, mortgage companies.	M 1963 on	FHLBB	290	
HM52. Proportion of conventional home mortgages made with loan-to-price ratio over 75 per cent, new homes, mortgage companies.	M 1963–66	FHLBB	290	
HM53. Average loan-to-price ratio on conventional home mortgages, existing homes, life insurance companies.	M 1963 on	FHLBB	290	
HM54. Proportion of conventional home mortgages made with loan-to-price ratio over 75 per cent, existing homes, life insurance companies.	M 1963–66	FHLBB	290	
HM55. Average loan-to-price ratio on conventional home mortgages, new homes, life insurance companies.	M 1963 on	FHLBB	290	
HM56. Proportion of conventional home mortgages made with loan-to-price ratio over 75 per cent, new homes, life insurance companies.	M 1963–66	FHLBB	290	
HM57. Average loan-to-value ratio on home mortgages, life insurance companies.	M 1951–63	Guttentag	294,	134, 176
HM58. Average loan-to-value ratio on conventional home mortgages, life insurance companies.	M 1951–63	Guttentag	294	
HM59. Average loan-to-value ratio on home mortgages made by life insurance companies.	A 1920–47	Morton	294	134
HM60. Average loan-to-price ratio on conventional home mortgages, existing homes, commercial banks.	M 1963 on	FHLBB	290	

## Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM61. Proportion of conventional home mortgages made with loan-to-price ratio over 75 per cent, existing homes, commercial banks.	M 1963–66	FHLBB	290	
HM62. Average loan-to-price ratio on conventional home mortgages, new homes, commercial banks.	M 1963 on	FHLBB	290	
HM63. Proportion of conventional home mortgages made with loan-to-price ratio over 75 per cent, new homes, commercial banks.	M 1963–66	FHLBB	290	
HM64. Average loan-to-value ratio on home mortgages made by commercial banks.	A 1920–47	Morton	295	
<b>HM65.</b> Average loan-to-value ratio on FHA-insured home mortgages, existing homes.	A 1935 on Q 1959 on	FHA	283	134, 177
<b>HM66.</b> Proportion of FHA-insured home mortgages made with loan-to-value ratio over 95 per cent, existing homes.	A 1957 on Q 1959 on	FHA	283	134, 177
<b>HM67.</b> Proportion of FHA-insured home mortgages made with loan-to-value ratio over 90 per cent, existing homes.	A 1949 on	FHA	283	134
<b>HM68.</b> Proportion of FHA-insured home mortgages made with loan-to-value ratio over 85 per cent, existing homes.	A 1941–54	FHA	283	134
HM69. Average loan-to-value ratio on FHA-insured home mortgages, proposed homes.	A 1935 on Q 1959 on	FHA	284	
HM70. Proportion of FHA-insured home mortgages made with loan-to-value ratio over 95 per cent, proposed homes.	A 1957 on Q 1959 on	FHA	284	
HM71. Proportion of FHA-insured home mortgages made with loan-to-value ratio over 90 per cent, proposed homes.	A 1949 on	FHA	284	

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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM72. Proportion of FHA-insured home mortgages made with loan-to-value ratio over 85 per cent, proposed homes.	A 1940–54	FHA	284	
HM73. Average loan-to-value ratio on FHA-insured home mortgages, life insurance companies.	M 1951–63	Guttentag	294	
HM74. Average loan-to-purchase-price ratio on VA-guaranteed primary home mortgages.	A 1944–45 on M 1949 on	VA	286	134, 178
HM75. Proportion of VA-guaranteed primary home mortgages made with no downpayment.	A 1944 on M 1949 on	VA	286	134, 179
HM76. Average loan-to-purchase-price ratio on VA-guaranteed primary home mortgages, existing homes.	A 1946 on M 1949 on	VA	287	
HM77. Proportion of VA-guaranteed primary home mortgages made with no downpayment, existing homes.	A 1944 on M 1955 on	VA	287	
HM78. Average loan-to-purchase-price ratio on VA-guaranteed primary home mortgages, new and proposed homes.	A 1946 on M 1949 on	VA	287	
HM79. Proportion of VA-guaranteed primary home mortgages made with no downpayment, new and proposed homes.	A 1944 on M 1955 on	VA	287	
<i>Debt-to-Assets Ratios</i>				
HM80. Ratio of owner-occupied home mortgage debt outstanding to value of housing, including land.	A 1897–1960	Juster	280	136
<i>Liquidity Ratios</i>				
HM81. Ratio of 1- to 4-family home mortgage debt outstanding to liquid assets of households.	A 1929...39, 1945 on	FHLBB, FRB	280	136
HM82. Ratio of debt service on 1- to 4-family home mortgage debt to liquid assets of households.	A 1946 on	Gorman, FRB	280	136

## Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM83. Ratio of repayments on owner-occupied home mortgage debt to liquid assets of households.	A 1939, 1945–64	NICB, FRB	280	
HM84. Ratio of average mortgage amount to average liquid assets, VA-guaranteed prior approval home mortgages.	A 1956 on Q 1957 on	VA	286	136, 180
HM85. Ratio of average mortgage amount to average liquid assets, VA-guaranteed prior approval home mortgages, existing homes.	Q 1960 on	VA	287	
HM86. Ratio of average mortgage amount to average liquid assets, VA-guaranteed prior approval home mortgages, new homes.	Q 1960 on	VA	287	
HM87. Ratio of average annual housing expense to average liquid assets, VA-guaranteed prior approval home mortgages.	A 1956 on Q 1957 on	VA	286	136, 180
HM88. Ratio of average annual housing expense to average liquid assets, VA-guaranteed prior approval home mortgages, existing homes.	Q 1960 on	VA	287	
HM89. Ratio of average annual housing expense to average liquid assets, VA-guaranteed prior approval home mortgages, new homes.	Q 1960 on	VA	287	
<b>MATURITIES</b>				
*HM90. Average maturity on conventional home mortgages, existing homes, five types of lenders.	M 1963 on	FHLBB	289	138, 181
HM91. Proportion of conventional home mortgages made with maturity over 25 years, existing homes, five types of lenders.	M 1963–66	FHLBB	290	

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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM92. Average maturity on conventional home mortgages, new homes, five types of lenders.	M 1963 on	FHLBB	291	
HM93. Proportion of conventional home mortgages made with maturity over 25 years, new homes, five types of lenders.	M 1963–66	FHLBB	291	
HM94. Average maturity on conventional home mortgages, existing homes, savings and loan associations.	M 1963 on	FHLBB	291	
HM95. Proportion of conventional home mortgages made with maturity over 25 years, existing homes, savings and loan associations.	M 1963–66	FHLBB	291	
HM96. Average maturity on conventional home mortgages, new homes, savings and loan associations.	M 1963 on	FHLBB	291	
HM97. Proportion of conventional home mortgages made with maturity over 25 years, new homes, savings and loan associations.	M 1963–66	FHLBB	291	
HM98. Median maturity on conventional home mortgages, home purchase, savings and loan associations.	A 1950–64	USSLL	293	
HM99. Median maturity on conventional home mortgages, new construction, savings and loan associations.	A 1950–64	USSLL	293	
HM100. Average maturity on home mortgages made by savings and loan associations.	A 1920–47	Morton	295	
HM101. Average maturity on conventional home mortgages, existing homes, mutual savings banks.	M 1963 on	FHLBB	291	
HM102. Proportion of conventional home mortgages made with maturity over 25 years, existing homes, mutual savings banks.	M 1963–66	FHLBB	291	

## Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM103. Average maturity on conventional home mortgages, new homes, mutual savings banks.	M 1963 on	FHLBB	291	
HM104. Proportion of conventional home mortgages made with maturity over 25 years, new homes, mutual savings banks.	M 1963–66	FHLBB	291	
HM105. Average maturity on conventional home mortgages, existing homes, mortgage companies.	M 1963 on	FHLBB	291	
HM106. Proportion of conventional home mortgages made with maturity over 25 years, existing homes, mortgage companies.	M 1963–66	FHLBB	291	
HM107. Average maturity on conventional home mortgages, new homes, mortgage companies.	M 1963 on	FHLBB	291	
HM108. Proportion of conventional home mortgages made with maturity over 25 years, new homes, mortgage companies.	M 1963–66	FHLBB	291	
HM109. Average maturity on conventional home mortgages, existing homes, life insurance companies.	M 1963 on	FHLBB	291	
HM110. Proportion of conventional home mortgages made with maturity over 25 years, existing homes, life insurance companies.	M 1963–66	FHLBB	291	
HM111. Average maturity on conventional home mortgages, new homes, life insurance companies.	M 1963 on	FHLBB	291	
HM112. Proportion of conventional home mortgages made with maturity over 25 years, new homes, life insurance companies.	M 1963–66	FHLBB	291	
HM113. Average maturity on home mortgages, life insurance companies.	M 1951–63	Guttentag	294	138, 181

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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM114. Average maturity on conventional home mortgages, life insurance companies.	M 1951-63	Guttentag	294	
<b>HM115.</b> Average maturity on home mortgages made by life insurance companies.	A 1920-47	Morton	294	138
HM116. Average maturity on conventional home mortgages, existing homes, commercial banks.	M 1963 on	FHLBB	291	
HM117. Proportion of conventional home mortgages made with maturity over 25 years, existing homes, commercial banks.	M 1963-66	FHLBB	292	
HM118. Average maturity on conventional home mortgages, new homes, commercial banks.	M 1963 on	FHLBB	292	
HM119. Proportion of conventional home mortgages made with maturity over 25 years, new homes, commercial banks.	M 1963-66	FHLBB	292	
HM120. Average maturity on home mortgages made by commercial banks.	A 1920-47	Morton	295	
<b>HM121.</b> Average maturity on FHA-insured home mortgages, existing homes.	A 1935 on Q 1959 on	FHA	283	138, 182
<b>*HM122.</b> Proportion of FHA-insured home mortgages made with maturity over 35 years, existing homes.	Q 1961 on	FHA	283	138, 182
<b>HM123.</b> Proportion of FHA-insured home mortgages made with maturity over 25 years, existing homes.	A 1955 on Q 1959 on	FHA	283	138, 182
HM124. Average maturity on FHA-insured home mortgages, proposed homes.	A 1935 on Q 1959 on	FHA	284	
HM125. Proportion of FHA-insured home mortgages made with maturity over 35 years, proposed homes.	Q 1961 on	FHA	284	

## Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM126. Proportion of FHA-insured home mortgages made with maturity over 25 years, proposed homes.	A 1955 on Q 1959 on	FHA	284	
HM127. Average maturity on FHA-insured home mortgages, life insurance companies.	M 1951-63	Guttentag	294	
<b>HM128.</b> Average maturity on VA-guaranteed primary home mortgages.	A 1945 on M 1952 on	VA	286	138, 183
<b>HM129.</b> Proportion of VA-guaranteed primary home mortgages made with maturity of 30 years.	A 1950 on M 1955 on	VA	286	138, 183
HM130. Proportion of VA-guaranteed primary home mortgages made with maturity over 25 years.	A 1950 on M 1952 on	VA	287	
HM131. Average maturity on VA-guaranteed primary home mortgages, existing homes.	A 1945 on M 1955 on	VA	287	
HM132. Proportion of VA-guaranteed primary home mortgages made with maturity of 30 years, existing homes.	A 1950 on M 1955 on	VA	288	
HM133. Proportion of VA-guaranteed primary home mortgages made with maturity over 25 years, existing homes.	A 1950 on M 1955 on	VA	287	
HM134. Average maturity on VA-guaranteed primary home mortgages, new and proposed homes.	A 1945 on M 1955 on	VA	287	
HM135. Proportion of VA-guaranteed primary home mortgages made with maturity of 30 years, new and proposed homes.	A 1950 on M 1955 on	VA	288	
HM136. Proportion of VA-guaranteed primary home mortgages made with maturity over 25 years, new and proposed homes.	A 1950 on M 1955 on	VA	287	

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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
<b>CREDIT RATINGS</b>				
HM137. Proportion of FHA ratings on newly insured home mortgages recorded in the lowest acceptable rating class, 30-year maturities.	A 1950–60	FHA	295	
HM138. Proportion of FHA ratings on newly insured home mortgages recorded in the lowest acceptable rating class, 25-year maturities.	A 1950–60	FHA	295	
HM139. Proportion of FHA ratings on newly insured home mortgages recorded in the lowest acceptable rating class, 20-year maturities.	A 1950–60	FHA	295	
<b>DEFAULT AND DELINQUENCY RATES</b>				
*HM140. Delinquency rate, home mortgages in arrears 2 months or more, savings and loan associations.	M 1953 on	USSLL	296	140, 184
HM141. Delinquency rate on home mortgages, savings and loan associations.	A 1952–64 Q 1958–65	FHLBB	296	
HM142. Delinquency rate on all (other than VA-guaranteed) home mortgages, savings and loan associations.	A 1952–64 Q 1958–65	FHLBB	296	
HM143. Delinquency rate on home mortgages, past due 3 months or more, including loans in process of foreclosure, mutual savings banks.	Q 1948 on	NAMSB	297	140, 185
HM144. Delinquency rate on conventional home mortgages, past due 3 months or more, including loans in process of foreclosure, mutual savings banks.	Q 1948 on	NAMSB	297	
HM145. Delinquency rate on home mortgages 1 month delinquent, Mortgage Bankers Association.	Q 1953 on	MBA	298	

## Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM146. Delinquency rate on home mortgages 2 months delinquent, Mortgage Bankers Association.	Q 1953 on	MBA	298	
HM147. Delinquency rate on home mortgages 3 months or more delinquent, including loans in process of foreclosure, Mortgage Bankers Association.	Q 1953 on	MBA	298	
HM148. Delinquency rate on home mortgages, all delinquencies, including loans in process of foreclosure, Mortgage Bankers Association.	Q 1953 on	MBA	298	
HM149. Delinquency rate on conventional home mortgages 1 month delinquent, Mortgage Bankers Association.	Q 1953 on	MBA	298	
HM150. Delinquency rate on conventional home mortgages 2 months delinquent, Mortgage Bankers Association.	Q 1953 on	MBA	298	
HM151. Delinquency rate on conventional home mortgages 3 months or more delinquent, including loans in process of foreclosure, Mortgage Bankers Association.	Q 1953 on	MBA	298	
HM152. Delinquency rate on conventional home mortgages, all delinquencies including loans in process of foreclosure, Mortgage Bankers Association.	Q 1953 on	MBA	298	
HM153. Delinquency rate on home mortgages, past due 2 months or more, life insurance companies.	Q 1964 on	LIAA	299	140, 185
HM154. Delinquency rate on conventional home mortgages, past due 2 months or more, life insurance companies.	Q 1964 on	LIAA	299	

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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
<b>HM155.</b> Delinquency rate on nonfarm mortgages, past due 2 months or more, life insurance companies.	Q 1954 on	LIAA	299	140, 186
<b>HM156.</b> Delinquency rate on conventional nonfarm mortgages, past due 2 months or more, life insurance companies.	Q 1954 on	LIAA	299	
<b>HM157.</b> Calculated delinquency risk index on conventional home mortgages.	A 1950-63	Herzog	301	
<b>HM158.</b> Default rate (current series) on FHA-insured home mortgages.	M 1964 on	FHA	301	140, 187
<b>HM159.</b> Default rate on FHA-insured home mortgages.	A 1938 on M 1939-66	FHA	301	140, 187
<b>HM160.</b> Rate of serious defaults on FHA-insured home mortgages.	M 1964 on	FHA	301	
<b>HM161.</b> Delinquency rate on FHA-insured home mortgages, past due 3 months or more, including loans in process of foreclosure, mutual savings banks.	Q 1948 on	NAMSB	297	
<b>HM162.</b> Delinquency rate on FHA-insured home mortgages 1 month delinquent, Mortgage Bankers Association.	Q 1953 on	MBA	298	
<b>HM163.</b> Delinquency rate on FHA-insured home mortgages 2 months delinquent, Mortgage Bankers Association.	Q 1953 on	MBA	298	
<b>HM164.</b> Delinquency rate, on FHA-insured home mortgages 3 months or more delinquent, including loans in process of foreclosure, Mortgage Bankers Association.	Q 1953 on	MBA	298	
<b>HM165.</b> Delinquency rate on FHA-insured home mortgages, all delinquencies including loans in process of foreclosure, Mortgage Bankers Association.	Q 1953 on	MBA	298	

## Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM166. Delinquency rate on FHA-insured home mortgages, past due 2 months or more, life insurance companies.	Q 1964 on	LIAA	299	
HM167. Delinquency rate on FHA-insured nonfarm mortgages, past due 2 months or more, life insurance companies.	Q 1954 on	LIAA	299	
HM168. Calculated delinquency risk index on FHA-insured home mortgages.	A 1946-63	Herzog	301	
HM169. Default rate on VA-guaranteed home mortgages.	M 1946 on	VA	302	140, 189
HM170. Rate of serious defaults on VA-guaranteed home mortgages.	A 1949-60 M 1964 on	VA	302	
HM171. Delinquency rate on VA-guaranteed home mortgages, savings and loan associations.	A 1952-64 Q 1958-65	FHLBB	296	
HM172. Delinquency rate on VA-guaranteed home mortgages past due 3 months or more, including loans in process of foreclosure, mutual savings banks.	Q 1948 on	NAMSB	297	
HM173. Delinquency rate on VA-guaranteed home mortgages 1 month delinquent, Mortgage Bankers Association.	Q 1953 on	MBA	298	
HM174. Delinquency rate on VA-guaranteed home mortgages 2 months delinquent, Mortgage Bankers Association.	Q 1953 on	MBA	298	
HM175. Delinquency rate on VA-guaranteed home mortgages 3 months or more delinquent, including loans in process of foreclosure, Mortgage Bankers Association.	Q 1953 on	MBA	298	

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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM176. Delinquency rate on VA-guaranteed home mortgages, all delinquencies including loans in process of foreclosure, Mortgage Bankers Association.	Q 1953 on	MBA	298	
HM177. Delinquency rate on VA-guaranteed home mortgages, past due 2 months or more, life insurance companies.	Q 1954 on	LIAA	299	
HM178. Calculated delinquency risk index on VA-guaranteed home mortgages.	A 1946-63	Herzog	301	
<b>FORECLOSURE AND REPOSSESSION RATES</b>				
*HM179. Real estate foreclosure rate.	Q 1967 on	FHLBB	303	141, 190
HM180. Foreclosure rate on nonfarm real estate.	A 1950-68 Q 1965-68	FHLBB	303	141, 190
HM181. Number of real estate foreclosures.	M 1967 on	FHLBB	303	141, 190
HM182. Number of foreclosures on nonfarm real estate.	A 1926-68 M 1934-68	FHLBB	303	141, 191
HM183. Calculated conditional foreclosure risk index on conventional home mortgages.	A 1950-63	Herzog	301	
HM184. Calculated foreclosure risk index on conventional home mortgages.	A 1950-63	Herzog	301	
HM185. Foreclosure rate on home mortgages held by savings and loan associations.	Q 1962 on	FHLBB	304	
HM186. Foreclosure rate on conventional home mortgages held by savings and loan associations.	Q 1962 on	FHLBB	304	

## Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM187. Foreclosure rate on home mortgages made by savings and loan associations.	A 1920-47	Morton	305	
HM188. Rate of foreclosures in process on home mortgages, Mortgage Bankers Association.	Q 1962 on	MBA	298	
HM189. Rate of foreclosures in process on conventional home mortgages, Mortgage Bankers Association.	Q 1962 on	MBA	298	
HM190. Rate of foreclosures in process on home mortgages, life insurance companies.	Q 1964 on	LIAA	299	
HM191. Rate of foreclosures in process on nonfarm mortgages, life insurance companies.	Q 1954 on	LIAA	299	
HM192. Foreclosure rate on nonfarm mortgages, life insurance companies.	A 1954 on	LIAA	300	
HM193. Rate of foreclosures in process on conventional home mortgages, life insurance companies.	Q 1964 on	LIAA	299	
HM194. Rate of foreclosures in process on conventional nonfarm mortgages, life insurance companies.	Q 1954 on	LIAA	300	
HM195. Foreclosure rate on conventional home mortgages, life insurance companies.	A 1964 on	LIAA	300	
HM196. Foreclosure rate on conventional nonfarm mortgages, life insurance companies.	A 1954 on	LIAA	300	
HM197. Foreclosure rate on home mortgages made by life insurance companies.	A 1920-47	Morton	304	141
HM198. Foreclosure rate on home mortgages made by commercial banks.	A 1920-47	Morton	305	

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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
<b>HM199.</b> Foreclosure rate on FHA-insured home mortgages.	A 1939 on M 1956 on	FHA	301	141, 192
<b>HM200.</b> Foreclosure rate on FHA-insured and VA-guaranteed home mortgages held by savings and loan associations.	Q 1962 on	FHLBB	304	
<b>HM201.</b> Rate of foreclosures in process on FHA-insured home mortgages, Mortgage Bankers Association.	Q 1962 on	MBA	299	
<b>HM202.</b> Rate of foreclosures in process on FHA-insured home mortgages, life insurance companies.	Q 1964 on	LIAA	300	
<b>HM203.</b> Rate of foreclosures in process on FHA-insured nonfarm mortgages, life insurance companies.	Q 1954 on	LIAA	300	
<b>HM204.</b> Foreclosure rate on FHA-insured home mortgages, life insurance companies.	A 1964 on	LIAA	300	
<b>HM205.</b> Foreclosure rate on FHA-insured nonfarm mortgages, life insurance companies.	A 1954 on	LIAA	300	
<b>HM206.</b> Calculated conditional foreclosure risk index on FHA-insured home mortgages.	A 1946–63	Herzog	301	
<b>HM207.</b> Foreclosure rate on VA-guaranteed home mortgages.	M 1948 on	VA	302	141, 193
<b>HM208.</b> Rate of foreclosures in process on VA-guaranteed home mortgages, Mortgage Bankers Association.	Q 1962 on	MBA	299	
<b>HM209.</b> Rate of foreclosures in process on VA-guaranteed home mortgages, life insurance companies.	Q 1954 on	LIAA	300	
<b>HM210.</b> Foreclosure rate on VA-guaranteed home mortgages, life insurance companies.	A 1954 on	LIAA	300	

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM211. Calculated conditonal foreclosure risk index on VA-guaranteed home mortgages.	A 1946-63	Herzog	301	
<b>LOSS RATES</b>				
HM212. Loss rate on home mortgages made by life insurance companies.	Five-year periods 1920-24 through 1935-39, 1940-47	Morton	305	142
HM213. Loss rate on home mortgages made by commercial banks.		Morton	305	142
HM214. Loss rate on sale of acquired properties, FHA-insured home mortgages.	A 1954 on	FHA	305	142
HM215. Loss rate on properties foreclosed and sold by the VA.	A 1961 on	VA	306	

### III. HOUSEHOLD SECTOR, ALL HOUSEHOLD CREDIT COMBINED

#### RATIOS OF DEBT OR DEBT PAYMENTS TO INCOME

##### *Debt-to-Income Ratios*

HC1. Ratio of all consumer debt outstanding to disposable personal income.	A 1925 on Q 1951 on	FRB, FHLBB, OBE	306	143, 195
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##### *Debt-Payments-to-Income Ratios*

*HC2. Ratio of debt service on consumer instalment and 1- to 4-family home mortgage debt to disposable personal income.	A 1946 on	Gorman, OBE	307	143
HC3. Ratio of repayments on consumer instalment and owner-occupied home mortgage debt to disposable personal income.	A 1939-64 Q 1946-64	NICB, OBE	307	

#### RATIOS OF DEBT OR DEBT PAYMENTS TO ASSETS

##### *Debt-to-Assets Ratios*

HC4. Ratio of consumer instalment and home mortgage debt to the value of major consumer durables plus nonfarm owner-occupied housing, including land.	A 1897-1960	Juster	307	143
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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HC5. Ratio of total liabilities to equities, nonfarm households.	A 1900...39, 1945-58	National Balance Sheet	307	
<i>Liquidity Ratios</i>				
HC6. Ratio of all consumer debt outstanding to liquid assets of households.	A 1929...39, 1945 on	National Balance Sheet, FRB	307	143
HC7. Ratio of debt service on consumer instalment and 1- to 4-family home mortgage debt to liquid assets of households.	A 1946 on	Gorman, FRB	307	143
HC8. Ratio of repayments on consumer instalment and owner-occupied home mortgage debt to liquid assets of households.	A 1939, 1945-64	NICB, FRB	307	

FAILURE RATES AND BANKRUPTCIES

HC9. Total nonbusiness bankruptcies filed.	A 1940 on	US Courts	308	143
HC10. Employee bankruptcies filed.	A 1940 on	US Courts	308	
HC11. Employee bankruptcies filed under the wage-earners relief chapter (XIII) of the Act.	A 1939 on	US Courts	308	
HC12. Bankruptcies filed by others (than employees) not in business.	A 1940 on	US Courts	308	

IV. BUSINESS SECTOR, GENERAL

RATIOS OF DEBT OR DEBT PAYMENTS TO INCOME

<i>Debt-to-Income Ratios</i>				
BG1. Ratio of cash flow to total debt, nonfinancial corporation.	A 1926 on	Statistics of Income	309	
BG2. Ratio of cash flow to total liabilities, manufacturing corporations.	Q 1948 on	FTC-SEC	310	144, 195

## Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
<i>Debt-Payments-to-Income Ratios</i>				
BG3. Times-charges-earned ratio, nonfinancial corporations.	A 1917 on	Statistics of Income	309	
*BG4. Ratio of cash flow to required debt repayments, manufacturing corporations.	Q 1954 on	FTC-SEC	310	144, 196
RATIOS OF DEBT OR DEBT PAYMENTS TO ASSETS				
<i>Net-Worth-to-Debt Ratios</i>				
BG5. Ratio of net worth to total debt, nonfinancial corporations.	A 1927 on	Statistics of Income	309	
BG6. Ratio of net worth to debt, nonfinancial corporations.	A 1900...39, 1945-58	National Balance Sheet	312	
*BG7. Ratio of net worth to debt, manufacturing corporations.	Q 1947 on	FTC-SEC	310	144, 196
<i>Liquidity Ratios</i>				
BG8. Ratio of net working capital to total assets, nonfinancial corporations.	A 1927 on	Statistics of Income	309	
BG9. Ratio of net working capital to total assets, nonfinancial corporations.	A 1900...39, 1945-58	National Balance Sheet	312	
*BG10. Ratio of net working capital to total assets, manufacturing corporations.	Q 1947 on	FTC-SEC	310	144, 197
BG11. Current ratio, nonfinancial corporations.	Q 1946 on	SEC	313	144, 197
BG12. Current ratio, nonfinancial corporations.	A 1900...39, 1945-58	National Balance Sheet	312	
BG13. Current ratio, manufacturing corporations.	Q 1947 on	FTC-SEC	311	
BG14. Quick ratio, nonfinancial corporations.	Q 1946 on	SEC	313	144, 198
BG15. Quick ratio, nonfinancial corporations.	A 1900...39, 1945-58	National Balance Sheet	312	

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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
BG16. Quick ratio, manufacturing corporations.	Q 1947 on	FTC-SEC	311	
<b>MATURITIES</b>				
BG17. Proportion of total debt in long-term form, nonfinancial corporations.	A 1927 on	Statistics of Income	309	
BG18. Proportion of debt in long-term form, nonfinancial corporations.	A 1900...39, 1945-58	National Balance Sheet	312	
BG19. Proportion of debt in long-term form, manufacturing corporations.	A 1947 on	FTC-SEC	311	
<b>DEBT COMPOSITION</b>				
<i>By Industry of Borrower</i>				
BG20. Proportion of total debt in manufacturing.	A 1924 on	Statistics of Income	309	
BG21. Proportion of total debt in mining.	A 1924 on	Statistics of Income	309	
BG22. Proportion of total debt in wholesaling.	A 1938 on	Statistics of Income	309	
BG23. Proportion of total debt in retailing.	A 1938 on	Statistics of Income	309	
BG24. Proportion of total debt in construction.	A 1924 on	Statistics of Income	309	
BG25. Proportion of total debt in services.	A 1938 on	Statistics of Income	310	
<i>By Type of Credit</i>				
BG26. Ratio of trade debt to total liabilities, nonfinancial corporations.	A 1900...39, 1945-58	National Balance Sheet	312	

## Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
<b>BG27.</b> Ratio of trade accounts and notes payable to total liabilities, manufacturing corporations.	A 1947 on	FTC-SEC	311	
<b>BG28.</b> Ratio of receivables outstanding to average daily sales, nonfinancial corporations.	A 1931 on	Statistics of Income	310	
<b>BG29.</b> Ratio of receivables outstanding to average daily sales, manufacturing corporations.	Q 1947 on	FTC-SEC	311	144, 199
<b>BG30.</b> Ratio of receivables outstanding to average daily sales, manufacturers.	Q 1959 on	CRF	313	
<b>BG31.</b> Ratio of receivables outstanding to average daily sales, wholesalers.	Q 1960 on	CRF	314	
<b>BG32.</b> Ratio of payables outstanding to annual sales, nonfinancial corporations.	A 1937 on	Statistics of Income	310	
<b>BG33.</b> Ratio of payables outstanding to quarterly sales, manufacturing corporations.	Q 1947 on	FTC-SEC	311	144, 200
<b>CREDIT RATINGS</b>				
<b>*BG34.</b> Proportion of all rated business firms with "high" or "good" credit rating.	BiM 1950 on	D&B	314	146, 201
<b>BG35.</b> Proportion of all rated business firms with "high" credit rating.	BiM 1950 on	D&B	314	146, 201
<b>BG36.</b> Proportion of all rated business firms with "good" credit rating.	BiM 1950 on	D&B	314	146, 202
<b>BG37.</b> Proportion of all rated business firms with "fair" credit rating.	BiM 1950 on	D&B	314	146, 202
<b>BG38.</b> Proportion of all rated business firms with "limited" credit rating.	BiM 1950 on	D&B	314	146, 203
<b>BG39.</b> Proportion of all listed business firms which are unrated.	BiM 1950 on	D&B	314	146, 203

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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
BC40. Proportion of all rated business firms with net worth \$20,000 or less with "high" or "good" credit rating.	BiM,1950 on	D&B	314	
BC41. Proportion of all rated business firms with net worth more than \$20,000 with "high" or "good" credit rating.	BiM 1950 on	D&B	314	
BC42. Proportion of all rated business firms in business for 5 1/2 years or less with "high" or "good" credit rating.	BiM 1950 on	D&B	314	
BC43. Proportion of all rated business firms in business for more than 5 1/2 years with "high" or "good" credit rating.	BiM 1950 on	D&B	314	
BC44. Proportion of all rated business firms with net worth \$20,000 or less and in business for 5 1/2 years or less with "high" or "good" credit rating.	BiM 1950 on	D&B	315	
BC45. Proportion of all rated business firms with net worth \$20,000 or less and in business for more than 5 1/2 years with "high" or "good" credit rating.	BiM 1950 on	D&B	315	
BC46. Proportion of all rated business firms with net worth more than \$20,000 and in business for 5 1/2 years or less with "high" or "good" credit rating.	BiM 1950 on	D&B	315	
BC47. Proportion of all rated business firms with net worth more than \$20,000 and in business for more than 5 1/2 years with "high" or "good" credit rating.	BiM 1950 on	D&B	315	
BC48. Proportion of all rated manufacturing firms with "high" or "good" credit rating.	BiM 1952 on	D&B	315	
BC49. Proportion of all rated wholesalers with "high" or "good" credit rating.	BiM 1952 on	D&B	315	

## Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
BG50. Proportion of all rated retailers with "high" or "good" credit rating.	BiM 1952 on	D&B	315	
BG51. Proportion of all rated construction firms with "high" or "good" credit rating.	BiM 1952 on	D&B	315	
BG52. Proportion of all rated service firms with "high" or "good" credit rating.	BiM 1952 on	D&B	315	
<b>DEFAULT AND DELINQUENCY RATES</b>				
*BG53. Trade credit delinquency rate, manufacturers.	Q 1959 on	CRF	316	146, 204
BG54. Trade credit delinquency rate, manufacturers' receivables past due 90 days or more.	Q 1959 on	CRF	316	
BG55. Index of trade credit delinquency, manufacturers' receivables past due.	A 1947–52, 1959–60 Q 1960–64 M 1966 on	ACI	317	
BG56. Index of trade credit delinquency, manufacturers' receivables past due 60 days or more.	A 1947–52, 1959–60 Q 1960–64 M 1966 on	ACI	317	
BG57. Trade credit delinquency rate, wholesalers.	Q 1960 on	CRF	316	146, 204
BG58. Trade credit delinquency rate, wholesalers' receivables past due 90 days or more.	Q 1960 on	CRF	316	
BG59. Index of trade credit delinquency, wholesalers' receivables past due.	Q 1960–64 M 1966 on	ACI	317	
BG60. Index of trade credit delinquency, wholesalers' receivables past due 60 days or more.	Q 1960–64 M 1966 on	ACI	317	

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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
<b>FAILURE RATES AND BANKRUPTCIES</b>				
<b>*BG61.</b> Ratio of liabilities of business failures to current liabilities of all nonfinancial corporations.	Q 1946 on	D&B, SEC	318	147, 205
<b>BG62.</b> Ratio of liabilities of business failures to current liabilities of all businesses.	A 1900...39, 1945-58	D&B, National Balance Sheet	318	147
<b>BG63.</b> Liabilities of business failures.	Q 1875-93 M 1894 on	D&B	318	147, 206
<b>BG64.</b> Number of business failures per 10,000 business firms listed by Dun & Bradstreet.	M 1900 on	D&B	318	147, 208
<b>BG65.</b> Number of business failures per 10,000 business firms in operation.	A 1929-64	D&B, OBE	318	147
<b>BG66.</b> Business bankruptcies filed.	A 1940 on	US Courts	319	146
<b>BG67.</b> Business bankruptcies filed by merchants.	A 1940 on	US Courts	319	
<b>BG68.</b> Business bankruptcies filed by manufacturers.	A 1940 on	US Courts	319	
<b>BG69.</b> Business bankruptcies filed by professionals.	A 1940 on	US Courts	319	
<b>BG70.</b> Business bankruptcies filed by others in business.	A 1940 on	US Courts	319	
<b>LOSS RATES</b>				
<b>BG71.</b> Trade credit loss rate, four major business sectors, bad debts relative to receivables.	A 1927 on	Statistics of Income	320	147
<b>BG72.</b> Trade credit loss rate, four major business sectors, bad debts relative to sales.	A 1927 on	Statistics of Income	320	147

## V. BUSINESS SECTOR, BANK LOANS

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
<b>MATURITIES</b>				
BL1. Bank loans to manufacturers, proportion with maturity of more than 1 year.	A 1948 on	FTC-SEC	320	
<b>DEBT COMPOSITION</b>				
<i>By Industry of Borrower</i>				
BL2. Industrial composition of commercial bank business loans, proportion to manufacturers.	A 1946...57, 1961 on	FRB	321	
BL3. Industrial composition of commercial bank business loans, proportion to durables manufacturers.	A 1946...57, 1961 on	FRB	321	
BL4. Industrial composition of commercial bank business loans, proportion to nondurables manufacturers.	A 1946...57, 1961 on	FRB	321	
BL5. Industrial composition of commercial bank business loans, proportion to mining companies.	A 1961 on	FRB	321	
BL6. Industrial composition of commercial bank business loans, proportion to wholesalers.	A 1946...57, 1961 on	FRB	321	
BL7. Industrial composition of commercial bank business loans, proportion to retailers.	A 1946...57, 1961 on	FRB	321	
BL8. Industrial composition of commercial bank business loans, proportion to construction firms.	A 1946...57, 1961 on	FRB	321	
BL9. Industrial composition of commercial bank business loans, proportion to transportation, communications and public utilities.	A 1946...57, 1961 on	FRB	322	
BL10. Industrial composition of commercial bank business loans, proportion to service industries.	A 1946...57, 1961 on	FRB	322	

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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
<b>CREDIT RATINGS</b>				
<b>BL11.</b> Examiner criticism rate, ratio of sub-standard loans to total loans, sample of 60 banks (Wojnilower).	A 1947–57	Wojnilower	322	149
<b>BL12.</b> Examiner criticism rate, ratio of sub-standard loans to total loans, all FDIC-insured banks (FDIC).	A 1939–51	FDIC	322	149
<b>BL13.</b> Examiner criticism rate, ratio of sub-standard loans to total loans, all FDIC-insured banks (FRB Boston).	A 1952–65	FRB Boston	322	149
<b>LOSS RATES</b>				
<b>*BL14.</b> Gross loss rate on loans of Federal Reserve member banks.	A 1919 on	FRB	323	149
<b>BL15.</b> Net loss rate on loans of Federal Reserve member banks.	A 1927 on	FRB	323	149
<b>BL16.</b> Gross loss rate on commercial bank instalment loans to small businesses.	A 1964 on	ABA	324	
<b>BL17.</b> Net loss rate on commercial bank instalment loans to small businesses.	A 1966 on	ABA	324	

## VI. BUSINESS SECTOR, CORPORATE BONDS

### RATIOS OF DEBT OR DEBT PAYMENTS TO INCOME

#### *Debt-Payments-to-Income Ratios*

<b>BB1.</b> Median times-charges-earned ratio, corporate bonds (public and direct offerings).	A 1900–43, 1951–61	Atkinson	324	151
<b>BB2.</b> Median times-charges-earned ratio, publicly offered corporate bonds.	A 1944–65	Atkinson	324	150
<b>BB3.</b> Proportion of publicly offered corporate bonds with times-charges-earned ratio less than 2.0.	A 1944–65	Atkinson	324	150

## Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
<b>BB4.</b> Median times-charges-earned ratio, publicly offered bonds of industrials.	A 1944–65	Atkinson	325	150
<b>BB5.</b> Median times-charges-earned ratio, publicly offered bonds of public utilities.	A 1944–65	Atkinson	325	150
<b>BB6.</b> Arithmetic means of times-charges-earned ratio, direct placements of industrials.	Q 1951–61	Cohan	325	150, 212
<b>BB7.</b> Arithmetic means of times-charges-earned ratio, direct placements of public utilities.	Q 1951–61	Cohan	325	150, 212

## RATIOS OF DEBT OR DEBT PAYMENTS TO ASSETS

*Debt-to-Assets Ratios*

<b>BB8.</b> Arithmetic means of ratio of long-term debt to total capital, direct placements of industrials.	Q 1951–61	Cohan	325	
<b>BB9.</b> Arithmetic means of ratio of long-term debt to total capital, direct placements of public utilities.	Q 1951–61	Cohan	325	

## MATURITIES

<b>BB10.</b> Arithmetic means of average term, direct placements of industrials.	Q 1951–61	Cohan	326	
<b>BB11.</b> Arithmetic means of maturity, direct placements of industrials.	Q 1951–61	Cohan	326	
<b>BB12.</b> Arithmetic means of average term, direct placements of public utilities.	Q 1951–61	Cohan	326	
<b>BB13.</b> Arithmetic means of maturity, direct placements of public utilities.	Q 1951–61	Cohan	326	

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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
<b>CREDIT RATINGS</b>				
<b>BB14.</b> Proportion of all rated corporate bond offerings classified below investment grade.	A 1908–65	Atkinson	326	151
<b>BB15.</b> Proportion of all rated corporate bonds, publicly offered, classified below investment grade.	A 1944–65	Atkinson	326	
<b>BB16.</b> Proportion of convertible corporate bonds, publicly offered, classified below investment grade.	By decades, 1910–39, A 1944–65	Atkinson	327	
<b>BB17.</b> Proportion of nonconvertible corporate bonds, publicly offered, classified below investment grade.	By decades, 1910–39, A 1944–65	Atkinson	327	
<b>BB18.</b> Proportion of all rated corporate bonds, direct placements, classified below investment grade.	A 1944–65	Atkinson	327	
<b>BB19.</b> Average Cohan rating on corporate bonds, direct placements.	A 1951–61	Atkinson	327	
<b>BB20.</b> Proportion of corporate bonds, direct placements, classified in highest 3 Cohan quality classes.	A 1951–61	Atkinson	327	
<b>BB21.</b> Proportion of corporate bonds, direct placements, classified in middle 2 Cohan quality classes.	A 1951–61	Atkinson	327	
<b>BB22.</b> Proportion of corporate bonds, direct placements, classified in lowest 4 Cohan quality classes.	A 1951–61	Atkinson	327	
<b>DEFAULT AND DELINQUENCY RATES</b>				
<b>BB23.</b> Default rate on corporate bonds.	A 1900–65	Atkinson, Hickman	328	151
<b>BB24.</b> Default rate by year of offering, corporate bonds.	A 1900–43	Hickman	328	151

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
BB25. Default rate by year of offering, convertible corporate bonds.	A 1900–42	Atkinson	328	
BB26. Default rate by year of offering, nonconvertible corporate bonds.	A 1900–43	Atkinson	328	

## VII. BUSINESS SECTOR, MORTGAGES ON INCOME-PRODUCING PROPERTIES

### RATIOS OF DEBT OR DEBT PAYMENTS TO INCOME

#### *Debt-to-Income Ratios*

<b>BM1.</b> Ratio of mortgage amount to annual rental, FHA-insured mortgages on multi-family housing.	A 1950 on	FHA	329	154
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#### *Debt-Payments-to-Income Ratios*

<b>*BM2.</b> Average debt-coverage ratio on multi-family and nonresidential mortgages made by 15 life insurance companies.	M 1951 on	LIAA	329	154, 212
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### RATIOS OF DEBT OR DEBT PAYMENTS TO ASSETS

#### *Loan-to-Value and Downpayment Ratios*

<b>*BM3.</b> Average loan-to-value ratio on multi-family and nonresidential mortgages made by 15 life insurance companies.	M 1951 on	LIAA	329	154, 213
<b>BM4.</b> Average loan-to-value ratio on nonfarm income-producing properties, life insurance companies.	A 1920–47	Morton	330	153
<b>BM5.</b> Average loan-to-value ratio on nonfarm income-producing properties, commercial banks.	A 1920–47	Morton	330	153
<b>BM6.</b> Median loan-to-value ratio on FHA-insured mortgages on multifamily housing.	A 1950 on	FHA	329	154

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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
<b>MATURITIES</b>				
<b>BM7.</b> Average maturity on multifamily and nonresidential mortgages made by 15 life insurance companies.	M 1951–65 Q 1966 on	LIAA	330	154, 214
<b>BM8.</b> Average maturity on nonfarm income-producing properties, life insurance companies.	A 1920–47	Morton	330	153
<b>BM9.</b> Average maturity on nonfarm income-producing properties, commercial banks.	A 1920–47	Morton	330	153
<b>DEFAULT AND DELINQUENCY RATES</b>				
<b>*BM10.</b> Delinquency rate on multifamily mortgages, past due 2 months or more, life insurance companies.	Q 1964 on	LIAA	331	154, 214
<b>BM11.</b> Delinquency rate on conventional multifamily mortgages, past due 2 months or more, life insurance companies.	Q 1965 on	LIAA	331	
<b>BM12.</b> Delinquency rate on conventional commercial mortgages past due 2 months or more, life insurance companies.	Q 1965 on	LIAA	331	
<b>BM13.</b> Default rate on FHA-insured mortgages on multifamily housing.	A 1949 on	FHA	332	154
<b>BM14.</b> Delinquency rate on FHA-insured multifamily mortgages past due 2 months or more, life insurance companies.	Q 1965 on	LIAA	331	
<b>FORECLOSURE AND REPOSSESSION RATES</b>				
<b>BM15.</b> Foreclosure rate by period loan made for mortgages on nonfarm income-producing properties, life insurance companies.	Five-year periods, 1920–24 through 1935–39, and 1940–47	Morton	333	155

## Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
<b>BM16.</b> Foreclosure rate by period loan made for mortgages on nonfarm income-producing properties, commercial banks.	Five-year periods 1920–24 through 1935–39 and 1940–47	Morton	333	155
<b>*BM17.</b> Rate of foreclosures in process on multifamily mortgages, life insurance companies.	Q 1964 on	LIAA	331	155, 214
<b>BM18.</b> Rate of foreclosures in process on conventional multifamily mortgages, life insurance companies.	Q 1965 on	LIAA	331	
<b>BM19.</b> Foreclosure rate on conventional multifamily mortgages, life insurance companies.	A 1965 on	LIAA	331	
<b>BM20.</b> Rate of foreclosures in process on conventional commercial mortgages, life insurance companies.	Q 1965 on	LIAA	331	
<b>BM21.</b> Foreclosure rate on conventional commercial mortgages, life insurance companies.	A 1965 on	LIAA	331	
<b>BM22.</b> Foreclosure and assigned mortgage rate on FHA-insured mortgages on multifamily housing.	A 1950 on	FHA	332	155
<b>BM23.</b> Rate of foreclosures in process on FHA-insured multifamily mortgages, life insurance companies.	Q 1965 on	LIAA	331	
<b>BM24.</b> Foreclosure rate on FHA-insured multifamily mortgages, life insurance companies.	A 1965 on	LIAA	331	
<b>LOSS RATES</b>				
<b>BM25.</b> Loss rate by period loan made for mortgages on nonfarm income-producing properties, life insurance companies.	Five-year periods, 1920–24 through 1935–39, and 1940–47	Morton	333	155

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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
BM26. Loss rate by period loan made for mortgages on nonfarm income-producing properties, commercial banks.	Five-year periods, 1920–24 through 1935–39, and 1940–47	Morton	333	155

## VIII. AGRICULTURAL SECTOR

## RATIOS OF DEBT OR DEBT PAYMENTS TO INCOME

*Debt-Payments-to-Income Ratios*

*A1. Ratio of interest charges on farm mortgage debt to realized net income of farm operators.	A 1910 on	USDA	333	156
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## RATIOS OF DEBT OR DEBT PAYMENTS TO ASSETS

*Loan-to-Value and Downpayment Ratios*

*A2. Ratio of debt to purchase price, credit-financed sales of farmland.	A 1940 on	USDA	334	156
A3. Proportion of all sales of farmland that are credit financed.	A 1944 on	USDA	334	156
A4. Average loan-to-value ratio on farm mortgages made in New York State by the Federal Land Bank of Springfield, Mass.	Av. 1921–30, 1933–36, 1937–40 A 1946–58	Brinegar	335	

*Debt-to-Assets Ratios*

A5. Ratio of farm mortgage debt outstanding to value of farmland.	A 1910 on	USDA	334	156
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*Net-Worth-to-Debt Ratios*

A6. Ratio of total liabilities to proprietors' equities, agricultural sector.	A 1930, 1940 on	Balance Sheet of Agriculture	335	156
A7. Ratio of total liabilities to equities, agricultural sector.	A 1900...39, 1945–58	National Balance Sheet	335	

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
<b>MATURITIES</b>				
A8. Average maturity on farm mortgages recorded, all lenders.	BiA 1949 on	USDA	335	158
A9. Average maturity on farm mortgages recorded, Federal land banks.	BiA 1949 on	USDA	336	
A10. Average maturity on farm mortgages recorded, insurance companies.	BiA 1949 on	USDA	336	
A11. Average maturity on farm mortgages recorded, banks and trust companies.	BiA 1949 on	USDA	336	
A12. Average maturity on farm mortgages recorded, individuals.	BiA 1949 on	USDA	336	
A13. Average maturity on farm mortgages recorded, Farmers Home Administration.	BiA 1961 on	USDA	336	
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<b>CREDIT RATINGS</b>				
A16. Examiner ratings on farm mortgages made in New York State by the Federal Land Bank of Springfield, Mass., proportion graded "low" as to area and property.	A 1933–58	Brinegar and Fettig	336	
A17. Examiner ratings on Production Credit Association loans, proportion in Grade D ("deemed uncollectible in whole or in part").	A 1945–65	Brinegar and Fettig	336	
A18. Examiner ratings on Production Credit Association loans, proportion in Grade C ("serious weakness").	A 1945–65	Brinegar and Fettig	336	

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A20. Delinquency rate on farm mortgages, life insurance companies.	A 1954 on	USDA	337	158
A21. Delinquency rate on farm mortgages, Federal land banks.	A 1940 on	USDA	338	158
A22. Delinquency rate on farm machinery loans.	A 1963 on	USDA	338	158
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A26. Foreclosure rate on farm mortgages, life insurance companies.	A 1957 on	USDA	338	159
A27. Farm mortgages called for foreclosure as a per cent of loans outstanding, Federal land banks.	A 1957 on	USDA	338	159
A28. Foreclosure rate on farm mortgages, Federal land banks.	A 1957 on	USDA	338	159
A29. Foreclosure rate on Federal land bank loans made in New York State, foreclosures completed by April 30, 1958 on loans closed during the year as a per cent of all loans closed during the year which were disposed of by April 30, 1958.	A 1917-58	Brinegar and Fettig	339	

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## IX. STATE AND LOCAL GOVERNMENT SECTOR

### RATIOS OF DEBT OR DEBT PAYMENTS TO INCOME

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	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
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### RATIOS OF DEBT OR DEBT PAYMENTS TO ASSETS

#### *Net-Worth-to-Debt Ratios*

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S8. Proportion of state and local bonds issued with maturity of 20 years or more.	A 1957-66	Hempel	342	
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## X. OTHER SERIES

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M2. Proportion of customers having under 40 per cent equity in common stock margin accounts.	M 1965 on	NYSE	345	
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#### *Net-Worth-to-Debt Ratios*

M3. Ratio of total liabilities to equities, non-financial sectors.	A 1900...39, 1945-58	National Balance Sheet	345	
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M4. Ratio of total liabilities to equities, private nonfinancial sectors.	A 1900...39, 1945-58	National Balance Sheet	346	
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### DEFAULT AND DELINQUENCY RATES

M5. Default rate, at the close of 1937 on foreign government bonds issued in the United States.	Q 1920-30	Mintz	345	
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M6. Default rate, at the close of 1937 on foreign government bonds, excluding Canadian bonds, issued in the United States.	Q 1920-30	Mintz	346	
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