SECTION D
CHARTS

Chart D1
Household Sector, Consumer Instalment Credit
Debt-to-Income Ratios

HI 1  Ratio of consumer instalment debt outstanding to disposable personal income (per cent).
HI 3  Proportion of families with consumer instalment debt (per cent).
HI 4  Ratio of instalment debt outstanding to personal income, estimated average for instalment debtor families (per cent).
Chart D2

Household Sector, Consumer Instalment Credit
Debt-Payments-to-Income Ratios

HI 6 Ratio of consumer instalment debt service to disposable personal income (per cent).
HI 5 Ratio of repayments on consumer instalment debt to disposable personal income (per cent).
HI 10 Ratio of instalment debt repayments to personal income, estimated average for instalment debtor families (per cent).
HI 7 Median ratio of instalment debt repayments to disposable income, instalment debtor families (per cent).
HI 9 Proportion of all families with instalment debt repayments equal to 10 per cent or more of disposable income (per cent).
HI 8 Proportion of all families with instalment debt repayments equal to 20 per cent or more of disposable income (per cent).
Chart D3
Household Sector, Consumer Instalment Credit
Loan-to-Value and Downpayment Ratios

HI 14 Average dealer-cost ratio on new car loans, commercial banks (per cent).
HI 15 Average loan-to-price ratio on new cars, commercial banks (per cent).
HI 22 Proportion of used car loans made with loan-to-wholesale-value ratio over
120 per cent, major sales finance companies (per cent).
HI 16 Proportion of new car loans made with dealer-cost ratio over 110 per cent,
major sales finance companies (per cent).
HI 26 Most common downpayment ratio on loans for appliances and household
equipment, commercial banks (per cent).
Chart D5
Household Sector, Consumer Instalment Credit
Computed Average Duration of Instalment Debt Outstanding

HI 37 Computed average duration of consumer instalment credit outstanding, all holders (months).
HI 43 Computed average duration of net outstandings, consumer finance companies (months).
HI 45 Computed average duration of consumer instalment credit outstanding on automobile loans, all holders (months).
HI 46 Computed average duration of consumer instalment credit outstanding on consumer durables other than automobiles, all holders (months).
HI 47 Computed average duration of consumer instalment credit outstanding on personal loans, all holders (months).
HI 48 Computed average duration of consumer instalment credit outstanding on repair and modernization loans, all holders (months).
Chart D6
Household Sector, Consumer Instalment Credit
Maturities of Finance Company and FHA Loans

HI 40  Proportion of instalment receivables maturing in over 12 months, sales finance companies (per cent).
HI 63  Average maturity of instalment loans on new cars, contracts purchased by one large sales finance company (months).
HI 64  Average maturity of instalment loans on used cars, contracts purchased by one large sales finance company (months).
HI 67  Proportion of new car loans made with maturity over 36 months, major sales finance companies (per cent).
HI 74  Proportion of used car loans made with maturity over 30 months, major sales finance companies (per cent).
HI 89  Average maturity on FHA Title I property improvement loans (months).
Chart D7
Household Sector, Consumer Instalment Credit
Maturities of Commercial Bank Loans

HI 49  Most commonly reported maximum maturity on direct loans for new cars, commercial banks (months).
HI 50  Most commonly reported maximum maturity on indirect loans for new autos, commercial banks (months).
HI 84  Most commonly reported maximum maturity on loans for household appliances, commercial banks (months).
Chart D8
Household Sector, Consumer Instalment Credit
Delinquency Rates

HI 92 Delinquency rate on six types of consumer instalment loans past due 30 days or more, commercial banks (per cent).
HI 103 Proportion of instalment receivables (excluding personal loan receivables) delinquent over 60 days, sales finance companies (per cent).
HI 112 Proportion of accounts delinquent 90 days or more, consumer finance companies (per cent).
Chart D9
Household Sector, Consumer Instalment Credit
Loss Rates

HI 136 Net loss rate on instalment receivables liquidated, sales finance companies (per cent).
HI 145 Gross losses on personal loans as a per cent of loans made during the year, commercial banks (per cent).
HI 146 Net losses on personal loans as a per cent of loans made during the year, commercial banks (per cent).
HI 151 Gross loss rate (charge offs) on average net outstandings, consumer finance companies (per cent).
HI 152 Net loss rate (charge offs) on average net outstandings, consumer finance companies (per cent).
HI 158 Claims paid as a per cent of FHA Title I property improvement loans outstanding (per cent).
Chart D10
Household Sector, Home Mortgages
Debt-to-Income Ratios

HM 1  Ratio of 1- to 4-family home mortgage debt outstanding to disposable personal income (per cent).
HM 2  Proportion of all nonfarm families with home mortgage debt (per cent).
HM 5  Ratio of average mortgage amount to average net effective income, FHA-insured home mortgages, existing homes (per cent).
HM 7  Ratio of average mortgage amount to average disposable income, VA-guaranteed prior approval home mortgages (per cent).
Measures of Credit Risk and Experience
Chart D11
Household Sector, Home Mortgages
Debt-Payments-to-Income Ratios

HM 10 Ratio of debt service on 1- to 4-family home mortgage debt to disposable personal income (per cent).
HM 12 Estimated average for mortgage debtor families, ratio of home mortgage payments to personal income (per cent).
HM 13 Ratio of average housing expense to average net effective income, FHA-insured home mortgages, existing homes (per cent).
HM 15 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 (per cent).
HM 17 Ratio of average housing expense to average disposable income, VA-guaranteed prior approval home mortgages (per cent).

![Chart D11](image-url)
Charts

Chart D12
Household Sector, Home Mortgages
Combined Credit Terms and Loan-to-Value Ratios

HM 29 Proportion of VA-guaranteed primary home mortgages made with no downpayment and maximum (30-year) maturity (per cent).
HM 27 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 (per cent).
HM 32 Average loan-to-price ratio on conventional home mortgages, existing homes, five types of lenders (per cent).
HM 40 Average loan-to-purchase-price ratio on conventional home mortgages made by savings and loan associations (per cent).
HM 57 Average loan-to-value ratio on home mortgages, life insurance companies (per cent).
HM 59 Average loan-to-value ratio on home mortgages made by life insurance companies (per cent).
Chart D13
Household Sector, Home Mortgages
Loan-to-Value Ratios on FHA and VA Mortgages

HM 74  Average loan-to-purchase-price ratio, VA-guaranteed primary home mortgages (per cent).
HM 65  Average loan-to-value ratio on FHA-insured home mortgages, existing homes (per cent).
HM 66  Proportion of FHA-insured home mortgages made with loan-to-value ratio over 95 per cent, existing homes (per cent).
HM 67  Proportion of FHA-insured home mortgages made with loan-to-value ratio over 90 per cent, existing homes (per cent).
HM 68  Proportion of FHA-insured home mortgages made with loan-to-value ratio over 85 per cent, existing homes (per cent).
HM 75  Proportion of VA-guaranteed primary home mortgages made with no downpayment (per cent).
Chart D14
Household Sector, Home Mortgages
Debt-to-Asset and Liquidity Ratios

HM 80  Ratio of owner-occupied home mortgage debt outstanding to value of housing, including land (per cent).
HM 81  Ratio of 1- to 4-family home mortgage debt outstanding to liquid assets of households (per cent).
HM 82  Ratio of debt service on 1- to 4-family home mortgage debt to liquid assets of households (per cent).
HM 84  Ratio of average mortgage amount to average liquid assets, VA-guaranteed prior approval home mortgages (per cent).
HM 87  Ratio of average annual housing expense to average liquid assets, VA-guaranteed prior approval home mortgages (per cent).
Measures of Credit Risk and Experience

Chart D15
Household Sector, Home Mortgages
Maturities

HM 90 Average maturity on conventional home mortgages, existing homes, five types of lenders (years).
HM 113 Average maturity on home mortgages, life insurance companies (years).
HM 115 Average maturity on home mortgages made by life insurance companies (years).
HM 121 Average maturity on FHA-insured home mortgages, existing homes (years).
HM 122 Proportion of FHA-insured home mortgages made with maturity over 35 years, existing homes (per cent).
HM 123 Proportion of FHA-insured home mortgages made with maturity over 25 years, existing homes (per cent).
HM 128 Average maturity on VA-guaranteed primary home mortgages (years).
HM 129 Proportion of VA-guaranteed primary home mortgages made with maturity of 30 years (per cent).
HM 140  Delinquency rate, home mortgages in arrears 2 months or more, savings and loan associations (per cent).

HM 143  Delinquency rate on home mortgages, past due three months or more, including loans in process of foreclosure, mutual savings banks (per cent).

HM 153  Delinquency rate on home mortgages, past due 2 months or more, life insurance companies (per cent).

HM 155  Delinquency rate on nonfarm mortgages, past due 2 months or more, life insurance companies (per cent).
Chart D17
Household Sector, Home Mortgages
Default Rates

HM 158  Default rate (current series) on FHA-insured home mortgages (per cent).
HM 159  Default rate on FHA-insured home mortgages (per cent).
HM 169  Default rate on VA-guaranteed home mortgages (per cent).
Chart D18
Household Sector, Home Mortgages
Foreclosures and Foreclosure Rates

HM 179  Real estate foreclosure rate (per 1,000)
HM 180  Foreclosure rate on nonfarm real estate (per 1,000).
HM 181  Number of real estate foreclosures (number).
HM 182  Number of foreclosures on nonfarm real estate (number).
HM 197  Foreclosure rate on home mortgages made by life insurance companies (per cent).
HM 199  Foreclosure rate on FHA-insured home mortgages (per 1,000).
HM 207  Foreclosure rate on VA-guaranteed home mortgages (per 1,000).
Chart D19
Household Sector, Home Mortgages
Loss Rates

HM 212  Loss rate on home mortgages made by life insurance companies (per cent).
HM 213  Loss rate on home mortgages made by commercial banks (per cent).
HM 214  Loss rate on sale of acquired properties, FHA-insured home mortgages (per cent).
Chart D20
Household Sector, All Household Credit Combined,
Ratio of Debt or Debt Payments to Income or Assets

HC 1  Ratio of all consumer debt outstanding to disposable personal income (per cent).
HC 2  Ratio of debt service on consumer instalment and 1-to 4-family home mortgage debt to disposable personal income (per cent).
HC 4  Ratio of consumer instalment and home mortgage debt outstanding to the value of major consumer durables plus nonfarm owner-occupied housing, including land (per cent).
Chart D21
Household Sector, All Household Credit Combined,
Liquidity Ratios and Bankruptcies

HC 6  Ratio of all consumer debt outstanding to liquid assets of households (per cent)
HC 7  Ratio of debt service on consumer instalment and 1- to 4-family home mortgage
debt to liquid assets of households (per cent).
HC 9  Total nonbusiness bankruptcies filed (number).
Chart D22
Business Sector, General
Cash Flow and Trade Credit Ratios

BG 2  Ratio of cash flow to total liabilities, manufacturing corporations (per cent).
BG 4  Ratio of cash flow to required debt repayments, manufacturing corporations (per cent).
BG 29 Ratio of receivables outstanding to average daily sales, manufacturing corporations (days).
BG 33 Ratio of payables outstanding to quarterly sales, manufacturing corporations (per cent).
Chart D23
Business Sector, General
Financial Ratios

BG 7 Ratio of net worth to debt, manufacturing corporations (per cent).
BG 10 Ratio of net working capital to total assets, manufacturing corporations (per cent).
BG 11 Current ratio, nonfinancial corporations (per cent).
BG 14 Quick ratio, nonfinancial corporations (per cent).
Chart D24
Business Sector, General
Credit Ratings of Business Firms

BG 34 Proportion of all rated business firms with "high" or "good" credit rating (per cent).
BG 35 Proportion of all rated business firms with "high" credit rating (per cent).
BG 36 Proportion of all rated business firms with "good" credit rating (per cent).
BG 37 Proportion of all rated business firms with "fair" credit rating (per cent).
BG 38 Proportion of all rated business firms with "limited" credit rating (per cent).
BG 39 Proportion of all listed business firms which are unrated (per cent).
Chart D25
Business Sector, General
Trade Credit Collection Difficulties and Business Bankruptcies

BG 57 Trade credit delinquency rate, wholesalers (per cent).
BG 53 Trade credit delinquency rate, manufacturers (per cent).
BG 66 Business bankruptcies filed (number).
BG 71 Trade credit loss rate, four major business sectors, bad debts relative to receivables (per cent).
BG 72 Trade credit loss rate, four major business sectors, bad debts relative to sales (per cent).

[Diagram showing trends over time for different measures related to trade credit and bankruptcies.]
BG 61 Ratio of liabilities of business failures to current liabilities of all nonfinancial corporations (per cent).
BG 62 Ratio of liabilities of business failures to current liabilities of all businesses (per cent).
BG 63 Liabilities of business failures (million dollars).
BG 64 Number of business failures per 10,000 business firms listed by Dun & Bradstreet (per 10,000).
BG 65 Number of business failures per 10,000 business firms in operation (per 10,000).

(continued)
Chart D26 (concluded)
Chart D27

Business Sector, Bank Loans
Examiner Criticism Rates and Loss Rates

BL 11 Examiner criticism rate: ratio of substandard loans to total loans, sample of 60 banks (Wojnilower) (per cent).
BL 12 Examiner criticism rate: ratio of substandard loans to total loans, all FDIC-insured banks (FDIC) (per cent).
BL 13 Examiner criticism rate: ratio of substandard loans to total loans, all FDIC-insured banks (FRB Boston) (per cent).
BL 14 Gross loss rate on loans of Federal Reserve member banks (per cent).
BL 15 Net loss rate on loans of Federal Reserve member banks (per cent).
Chart D28
Business Sector, Corporate Bonds
Times-Charges-Earned Ratios

BB 1 Median times-charges-earned ratio, corporate bonds (public and direct offerings) (ratio).
BB 2 Median times-charges-earned ratio, publicly offered corporate bonds (ratio).
BB 3 Proportion of publicly offered corporate bonds with times-charges-earned ratio less than 2.0 (per cent).
BB 4 Median times-charges-earned ratio, publicly offered bonds of industrials (ratio).
BB 5 Median times-charges-earned ratio, publicly offered bonds of public utilities (ratio).
Chart D29
Business Sector, Corporate Bonds

Times-Charges-Earned Ratios, Credit Ratings, and Default Rates

BB 6  Arithmetic mean of times-charges-earned ratio, direct placements of industrials (ratio).
BB 7  Arithmetic mean of times-charges-earned ratio, direct placements of public utilities (ratio).
BB 14  Proportion of all rated corporate bond offerings classified below investment grade (per cent).
BB 23  Default rate on corporate bonds (per cent).
BB 24  Default rate by year of offering, corporate bonds (per cent).
Chart D30
Business Sector, Mortgages on Income-Producing Properties
Debt-to-Income and Debt-Coverage Ratios

BM 1  Ratio of mortgage amount to annual rental, FHA-insured mortgages on multifamily housing (ratio).
BM 2  Average debt-coverage ratio on multifamily and nonresidential mortgages by 15 life insurance companies (ratio).
Chart D31
Business Sector, Mortgages on Income-Producing Properties
Loan-to-Value Ratios

BM 3  Average loan-to-value ratio on multifamily and nonresidential mortgages made by 15 life insurance companies (per cent).
BM 4  Average loan-to-value ratio on nonfarm income-producing properties, life insurance companies (per cent).
BM 5  Average loan-to-value ratio on nonfarm income-producing properties, commercial banks (per cent).
BM 6  Median loan-to-value ratio on FHA-insured mortgages on multifamily housing (per cent).
Measures of Credit Risk and Experience

Chart D32

Business Sector, Mortgages on Income-Producing Properties

Maturities

BM 7  Average maturity on multifamily and nonresidential mortgages made by 15 life insurance companies (years).
BM 8  Average maturity on nonfarm income-producing properties, life insurance companies (years).
BM 9  Average maturity on nonfarm income-producing properties, commercial banks (years).
Charts

Chart D33

Business Sector, Mortgages on Income-Producing Properties
Delinquency Rates and Rates of Foreclosures in Process

BM 10  Delinquency rate on multifamily mortgages, past due 2 months or more, life insurance companies (per cent).
BM 13  Default rate on FHA-insured mortgages on multifamily housing (per cent).
BM 17  Rate of foreclosures in process on multifamily mortgages, life insurance companies (per cent).
Chart D34
Business Sector, Mortgages on Income-Producing Properties
Foreclosure and Loss Rates

BM 15 Foreclosure rate by period loan made for mortgages on nonfarm income-properties, life insurance companies (per cent).
BM 16 Foreclosure rate by period loan made for mortgages on nonfarm income-producing properties, commercial banks (per cent).
BM 22 Foreclosure and assigned mortgage rate on FHA-insured mortgages on multifamily housing (per cent).
BM 25 Loss rate by period loan made for mortgages on nonfarm income-producing properties, life insurance companies (per cent).
BM 26 Loss rate by period loan made for mortgages on nonfarm income-producing properties, commercial banks (per cent).
Chart D35
Agricultural Sector
Income and Asset Ratios

A 1  Ratio of interest charges on farm mortgage debt to realized net income of farm operators (per cent).
A 5  Ratio of farm mortgage debt outstanding to value of farmland (per cent).
A 6  Ratio of total liabilities to proprietors' equities, agricultural sector (per cent).
A 2 Ratio of debt to purchase price, credit-financed sales of farmland (per cent).
A 3 Proportion of all sales of farmland that are credit financed (per cent).
A 8 Average maturity on farm mortgages recorded, all lenders (years).
Chart D37
Agricultural Sector
Delinquency Rates

A 19 Delinquency rate on farm mortgages, past due 3 months or more, life insurance companies (per cent).
A 20 Delinquency rate on farm mortgages, life insurance companies (per cent).
A 21 Delinquency rate on farm mortgages, Federal land banks (per cent).
A 22 Delinquency rate on farm machinery loans (per cent).
Agricultural Sector, Rates of Foreclosures in Process

Chart D38

A 23  Rate of foreclosures in process on farm mortgages, life insurance companies (per cent).
A 25  Rate of foreclosures in process on farm mortgages, life insurance companies (per cent).
A 27  Farm mortgages called for foreclosure as a per cent of loans outstanding, Federal land banks (per cent).
Chart D39
Agricultural Sector
Foreclosure and Loss Rates

A 24 Foreclosure rate on farm mortgages, life insurance companies (per cent).
A 26 Foreclosure rate on farm mortgages, life insurance companies (per cent).
A 28 Foreclosure rate on farm mortgages, Federal land banks (per cent).
A 36 Loss rate on farm machinery loans (per cent).
Chart D40
State and Local Government Sector
Debt Ratios and Debt Composition

S 3 Ratio of state and local debt interest to general revenues (per cent).
S 5 Ratio of debt outstanding to property valuation, 200 largest U.S. cities (per cent).
S 15 Nonguaranteed debt as a per cent of all state and local debt outstanding (per cent).
S 16 Revenue bonds as a per cent of long-term state and local bonds issued (per cent).
Chart D41
State and Local Government Sector
Municipal Bond Credit Ratings

S 17 Proportion of all rated state and local bonds outstanding rated Ba and below (per cent).
S 18 Proportion of rated general-obligation state and local bonds outstanding rated Ba and below (per cent).
S 19 Proportion of rated state and local revenue bonds outstanding rated Ba and below (per cent).
S 20 Proportion of all rated state and local issued rated Ba and below (per cent).
S 21 Proportion of rated general-obligation state and local bonds issued rated Ba and below (per cent).
S 22 Proportion of rated state and local revenue bonds issued rated Ba and below (per cent).
Chart D42
State and Local Government Sector Property Tax Delinquency Rate and Bankruptcies

S 23 Property tax delinquency rate, 200 largest U.S. cities (per cent).
S 24 Municipal bankruptcy cases filed (number).