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Chapter pages in book: (p. 216 - 258)

**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).

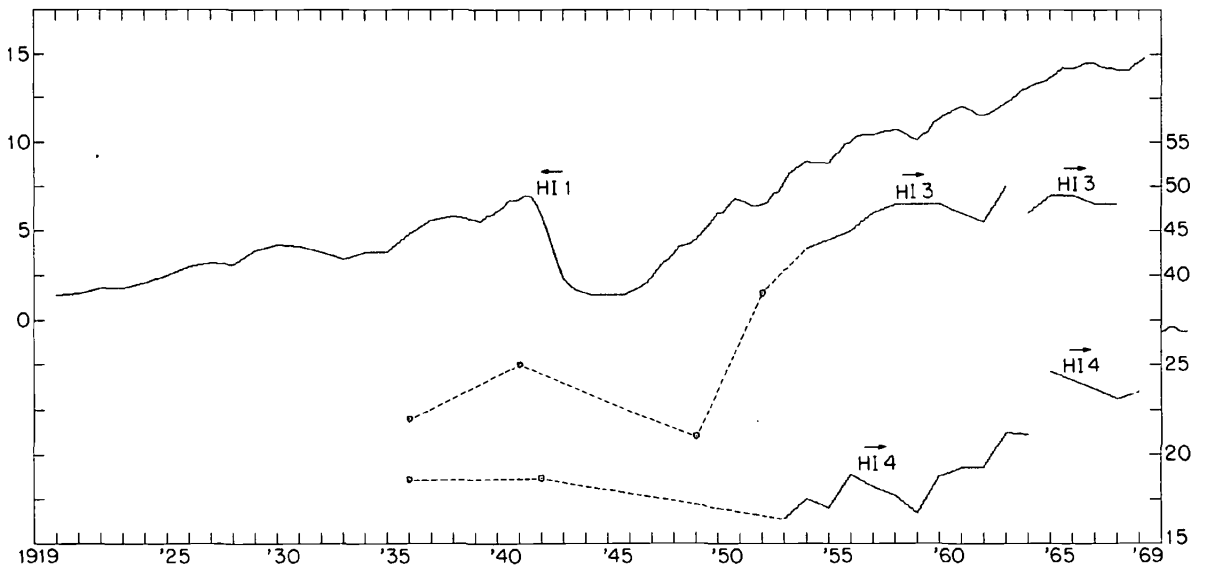


Chart D2  
Household Sector, Consumer Instalment Credit  
Debt-Payments-to-Income Ratios

- 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).

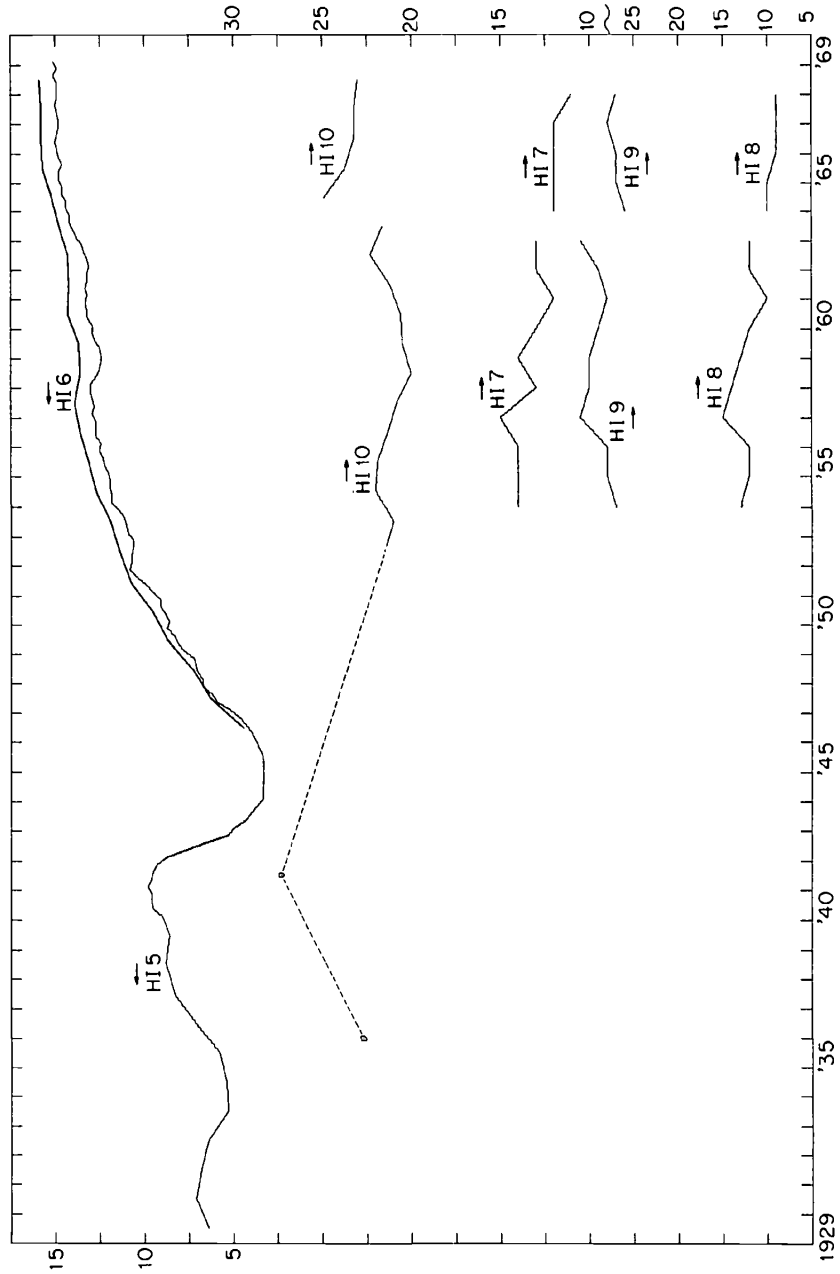
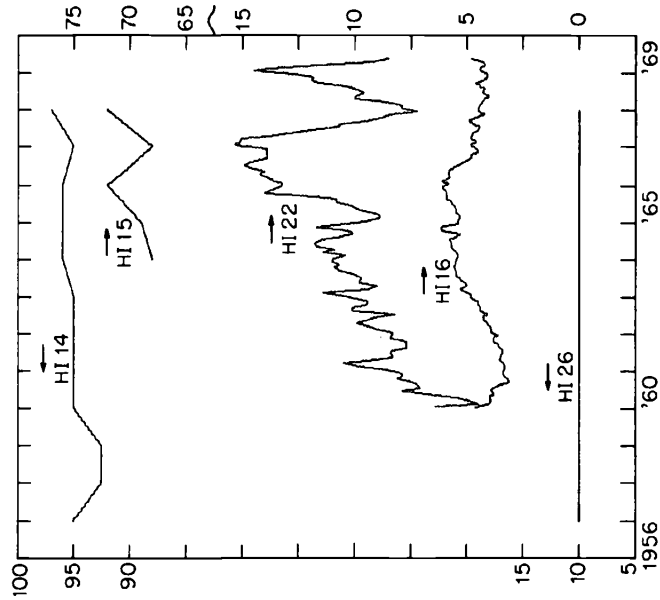


Chart D3  
Household Sector, Consumer Instalment Credit  
Loan-to-Value and Downpayment Ratios



- 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 D4  
Household Sector, Consumer Instalment Credit  
Debt-to-Asset and Liquidity Ratios

HI 31 Ratio of consumer instalment debt outstanding to the value of the stock of major consumer durables (per cent).  
 HI 32 Ratio of automobile instalment debt outstanding to the value of the stock of automobiles in the household sector (per cent).  
 HI 33 Ratio of consumer instalment debt outstanding to liquid assets of households (per cent).  
 HI 35 Ratio of consumer instalment debt repayments to liquid assets of households (per cent).

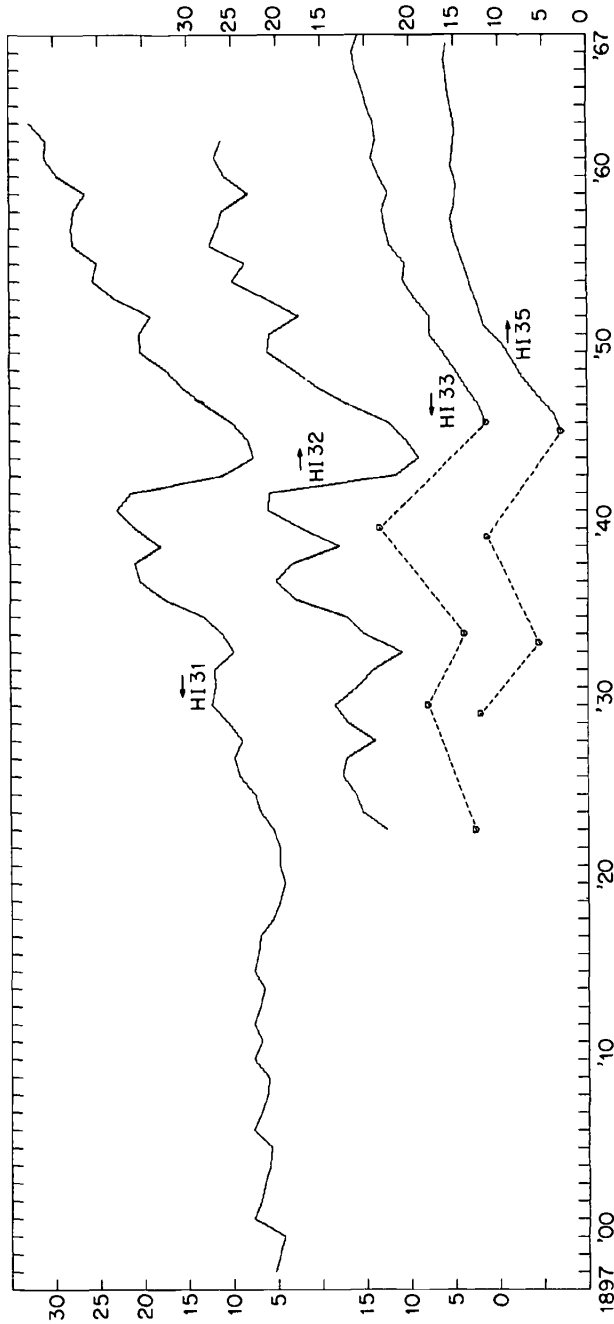


Chart D5  
Household Sector, Consumer Instalment Credit  
Computed Average Duration of Instalment Debt Outstanding

- 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).

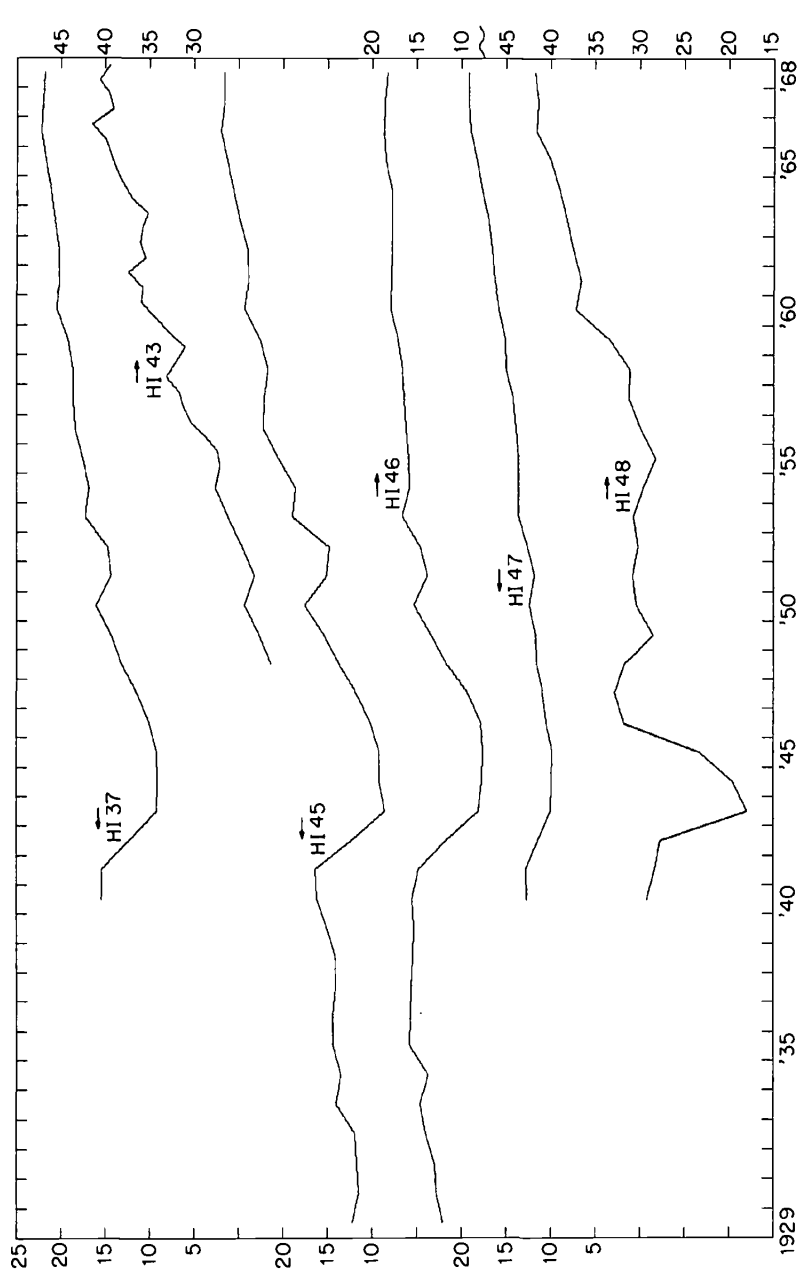


Chart D6  
 Household Sector, Consumer Instalment Credit  
 Maturities of Finance Company and FHA Loans

- 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).

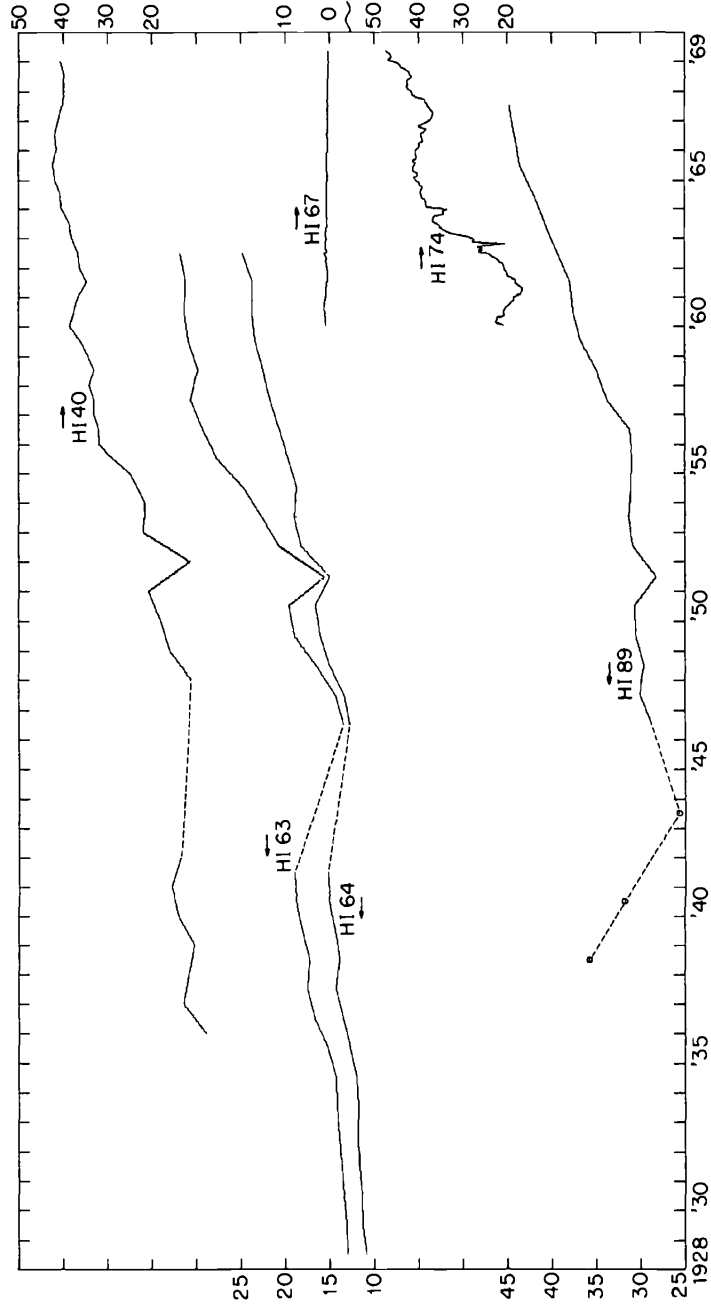
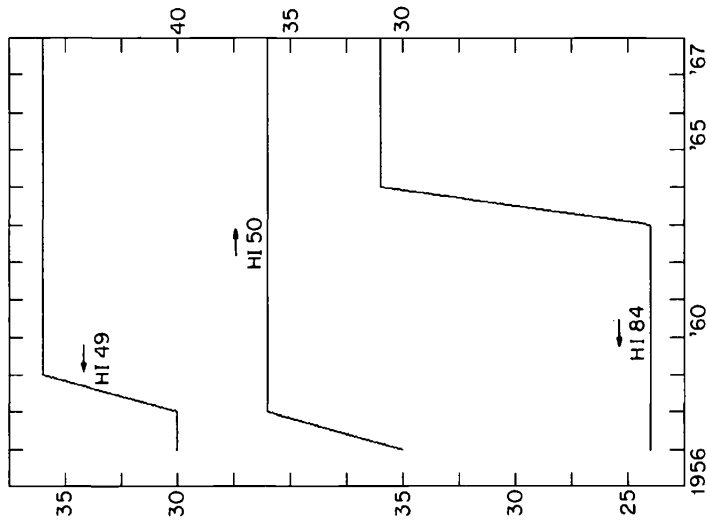


Chart D7  
Household Sector, Consumer Instalment Credit  
Maturities of Commercial Bank Loans



- 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).

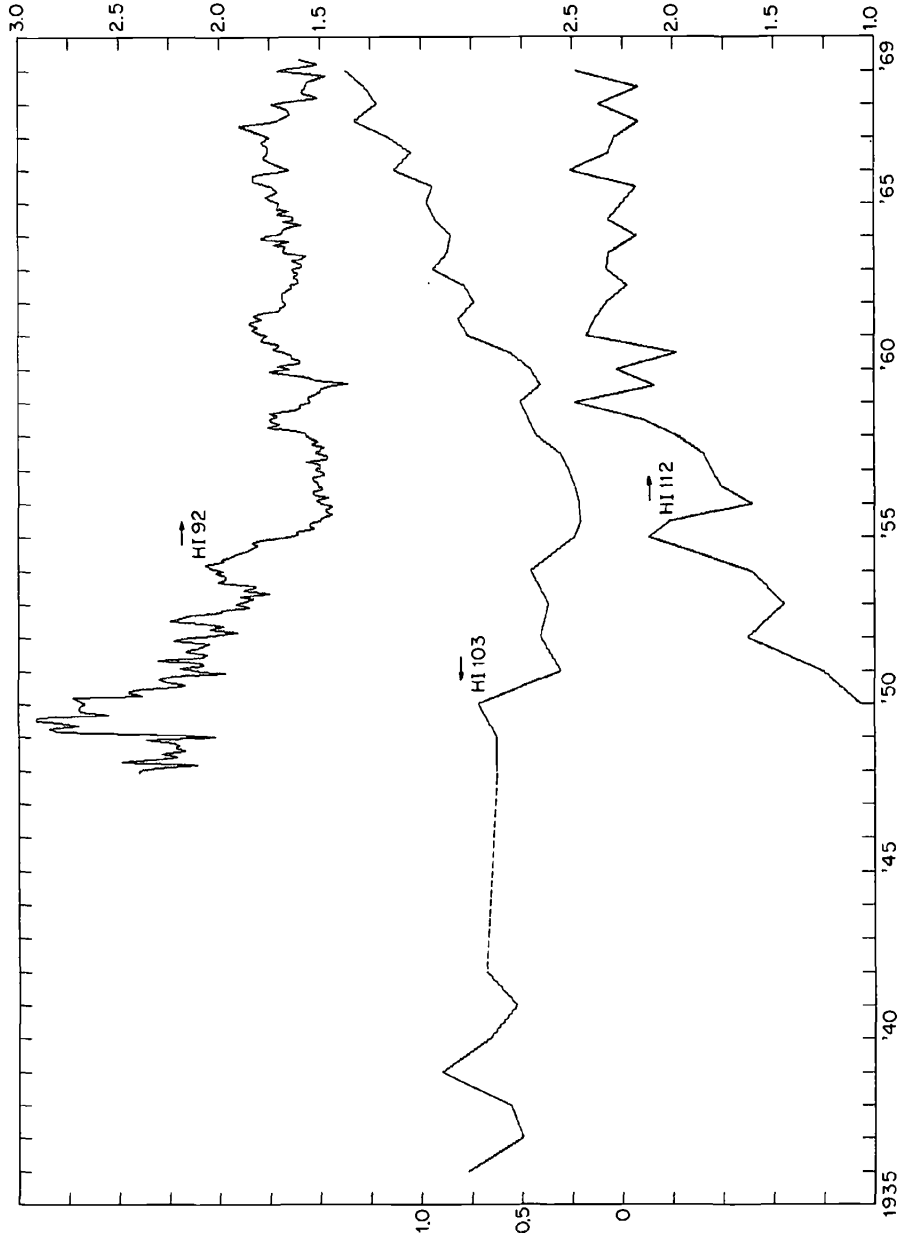


Chart D9  
Household Sector, Consumer Instalment Credit  
Loss Rates

- 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).

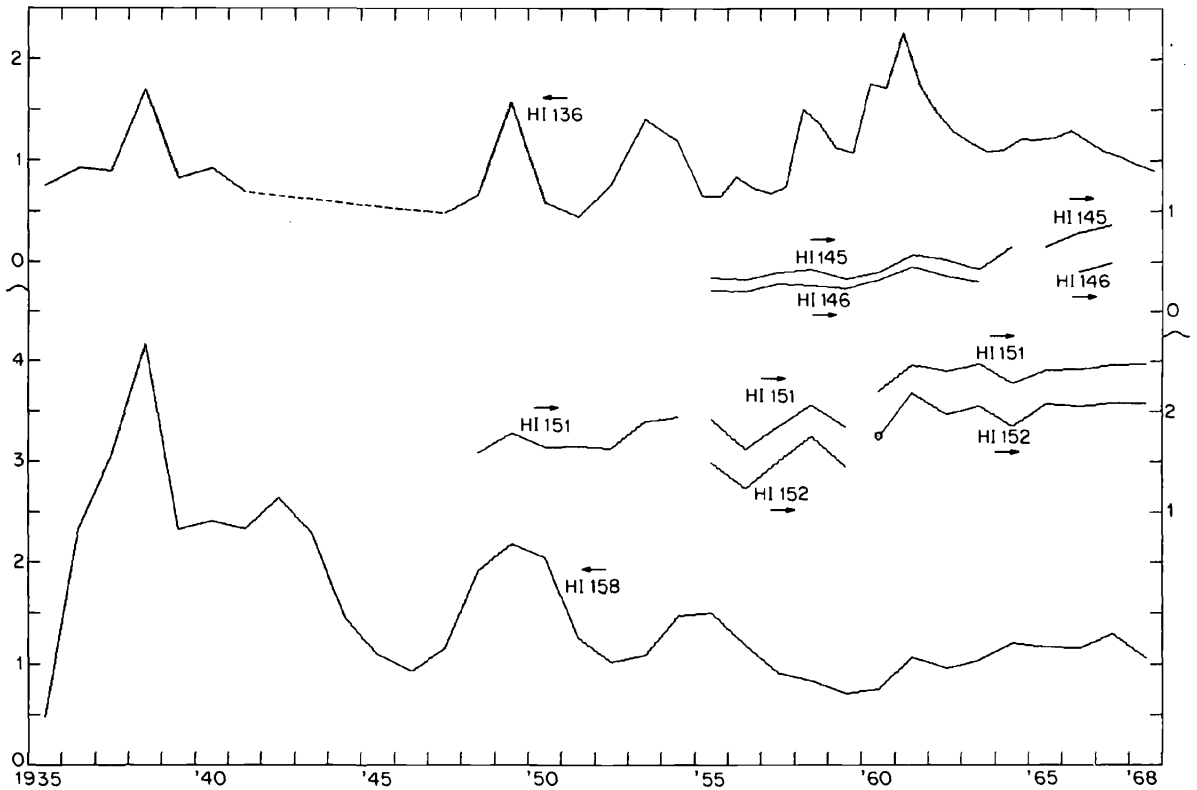
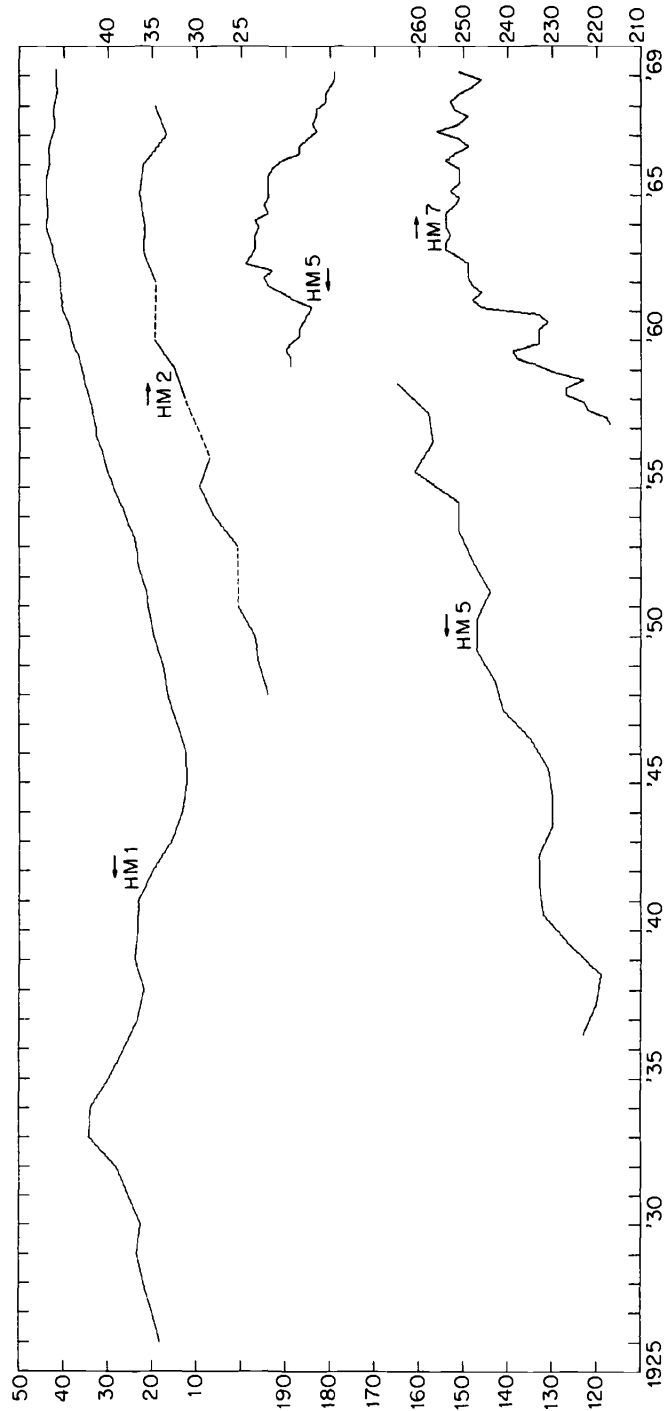


Chart D10  
Household Sector, Home Mortgages  
Debt-to-Income Ratios

- 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).

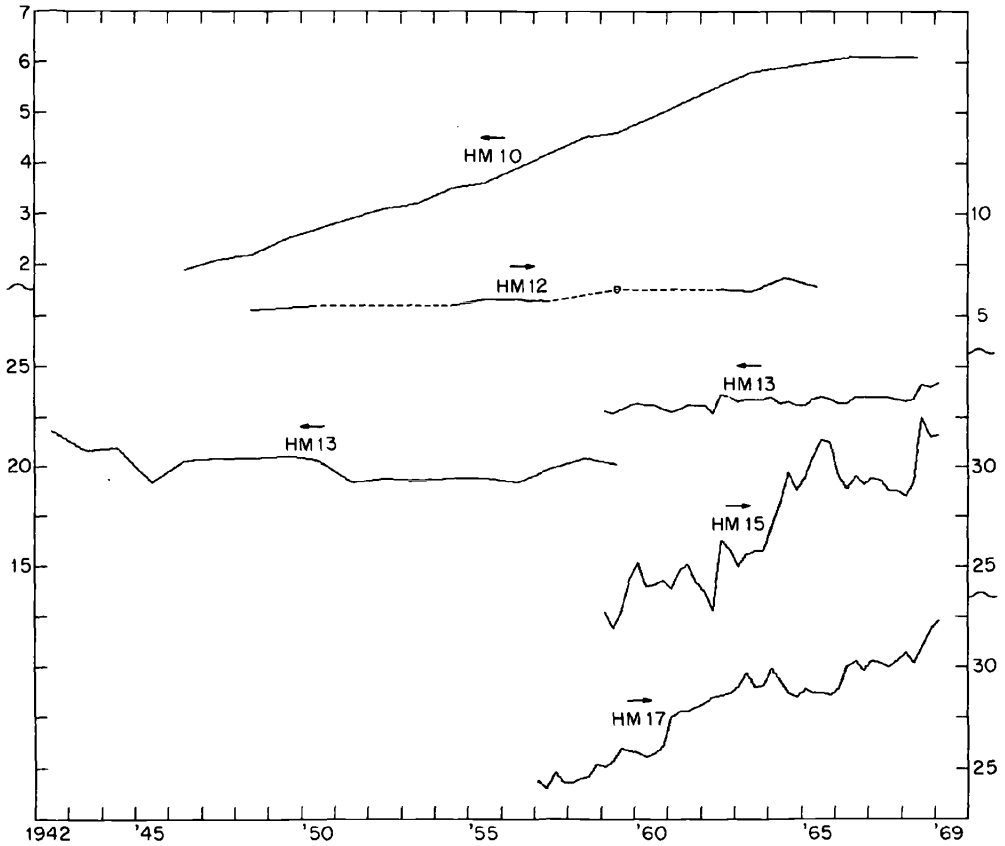


Chart D12  
Household Sector, Home Mortgages  
Combined Credit Terms and Loan-to-Value Ratios

- 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).

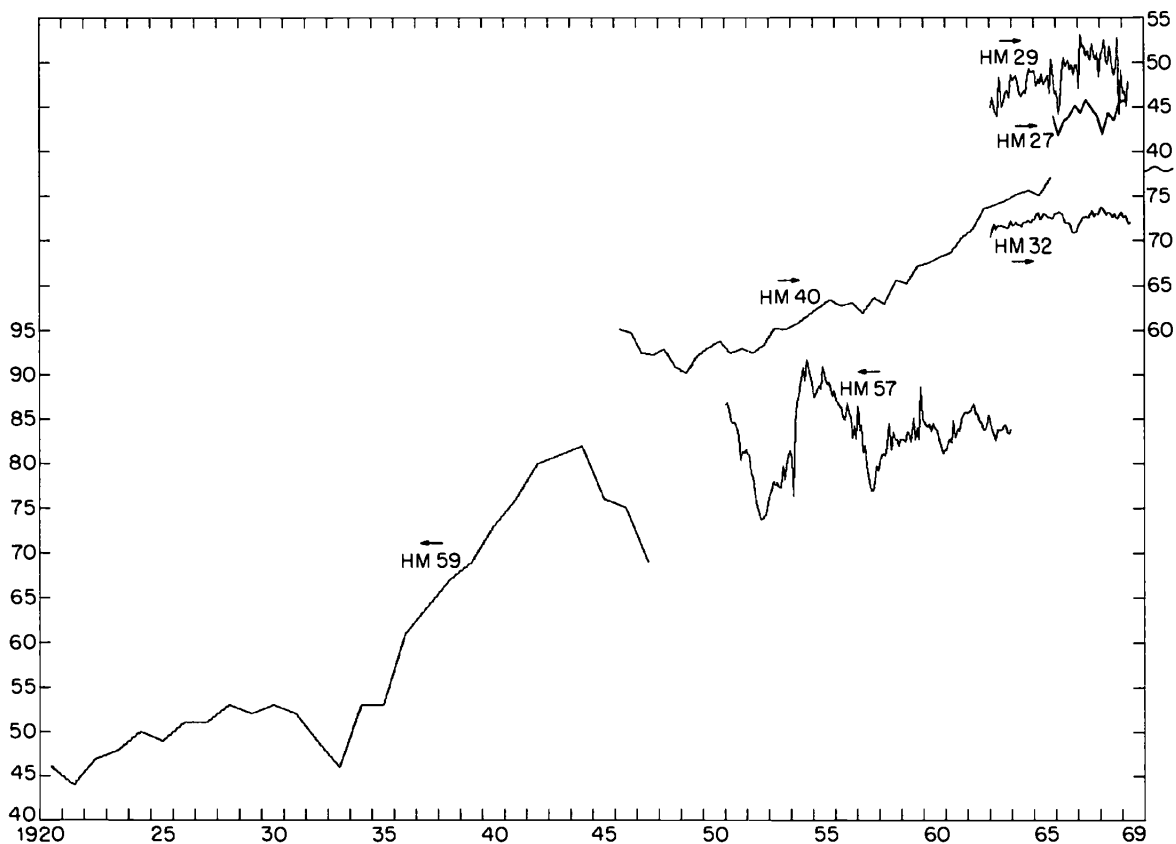


Chart D13  
 Household Sector, Home Mortgages  
 Loan-to-Value Ratios on FHA and VA Mortgages

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 90 per cent, existing homes (per cent).  
 HM 67 Proportion of FHA-insured home mortgages made with loan-to-value ratio over 95 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).

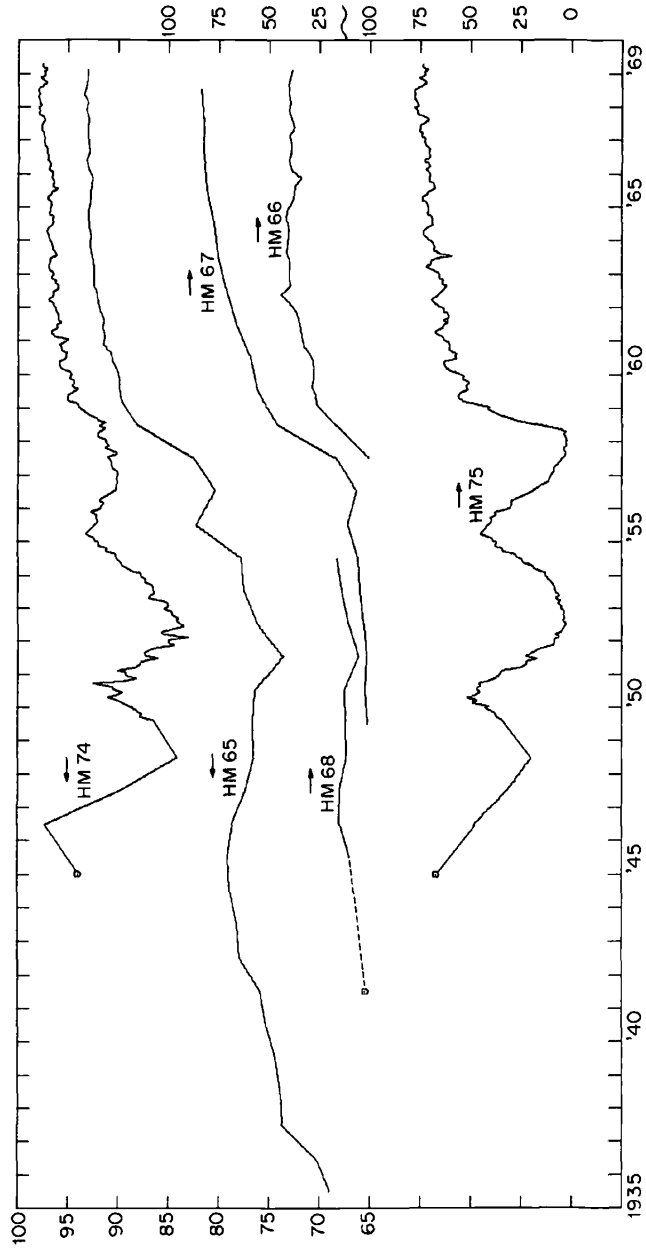


Chart D14  
Household Sector, Home Mortgages  
Debt-to-Asset and Liquidity Ratios

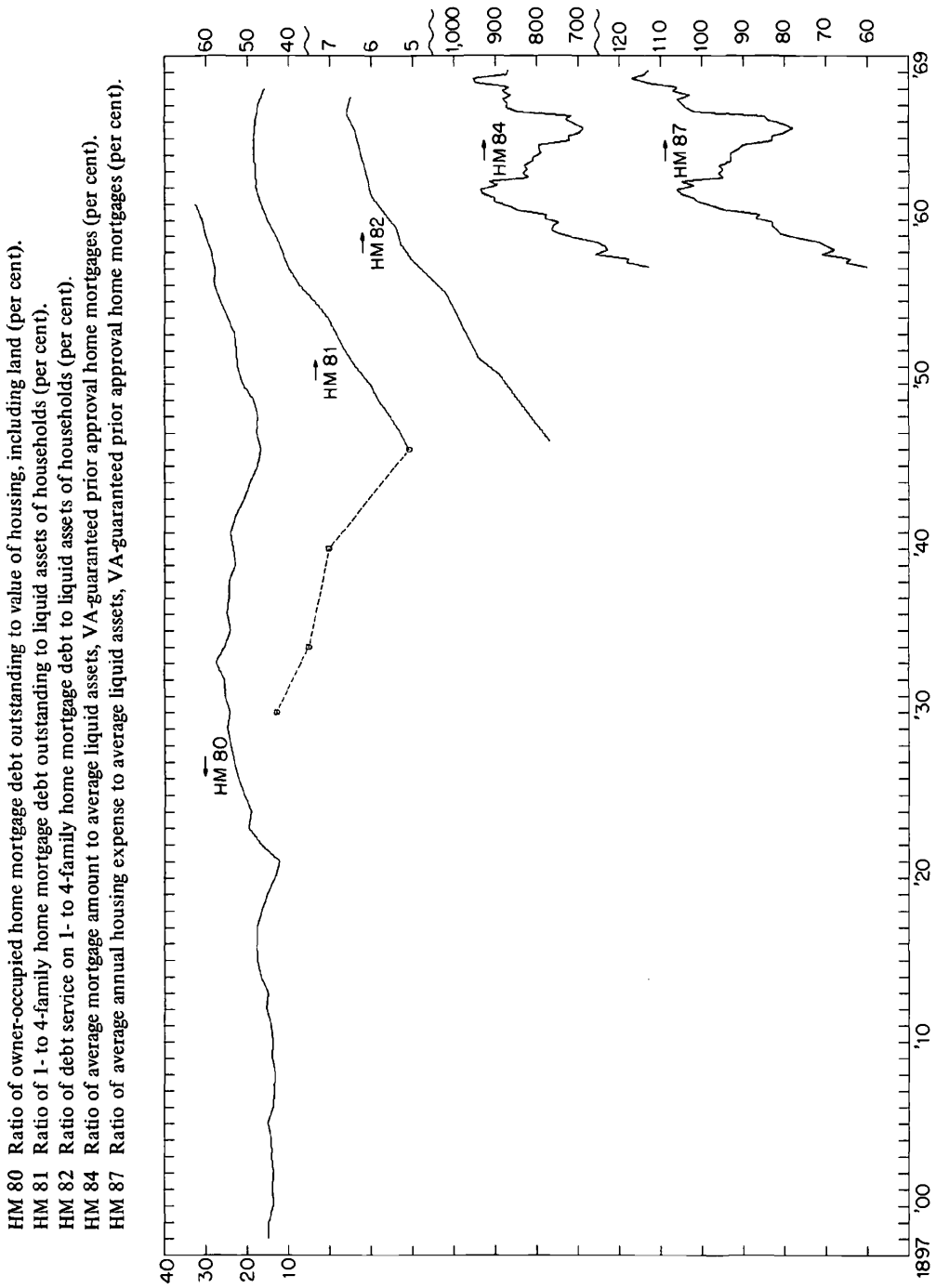


Chart D15  
Household Sector, Home Mortgages  
Maturities

- 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).

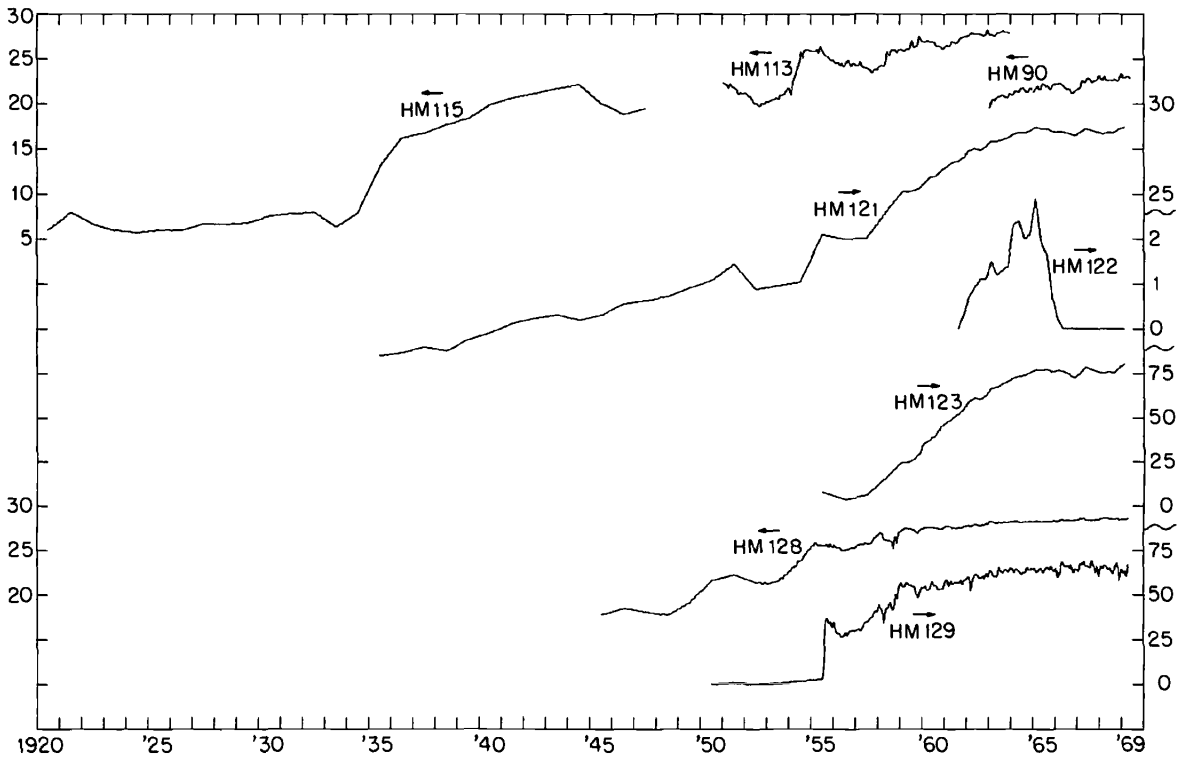




Chart D16  
Household Sector, Home Mortgages  
Delinquency Rates

- 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).

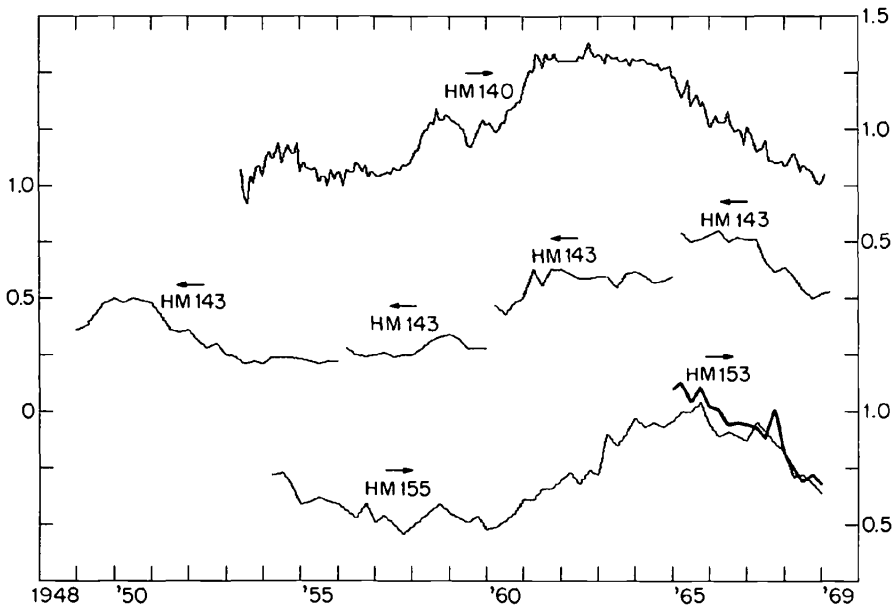


Chart D17  
Household Sector, Home Mortgages  
Default Rates

- 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).

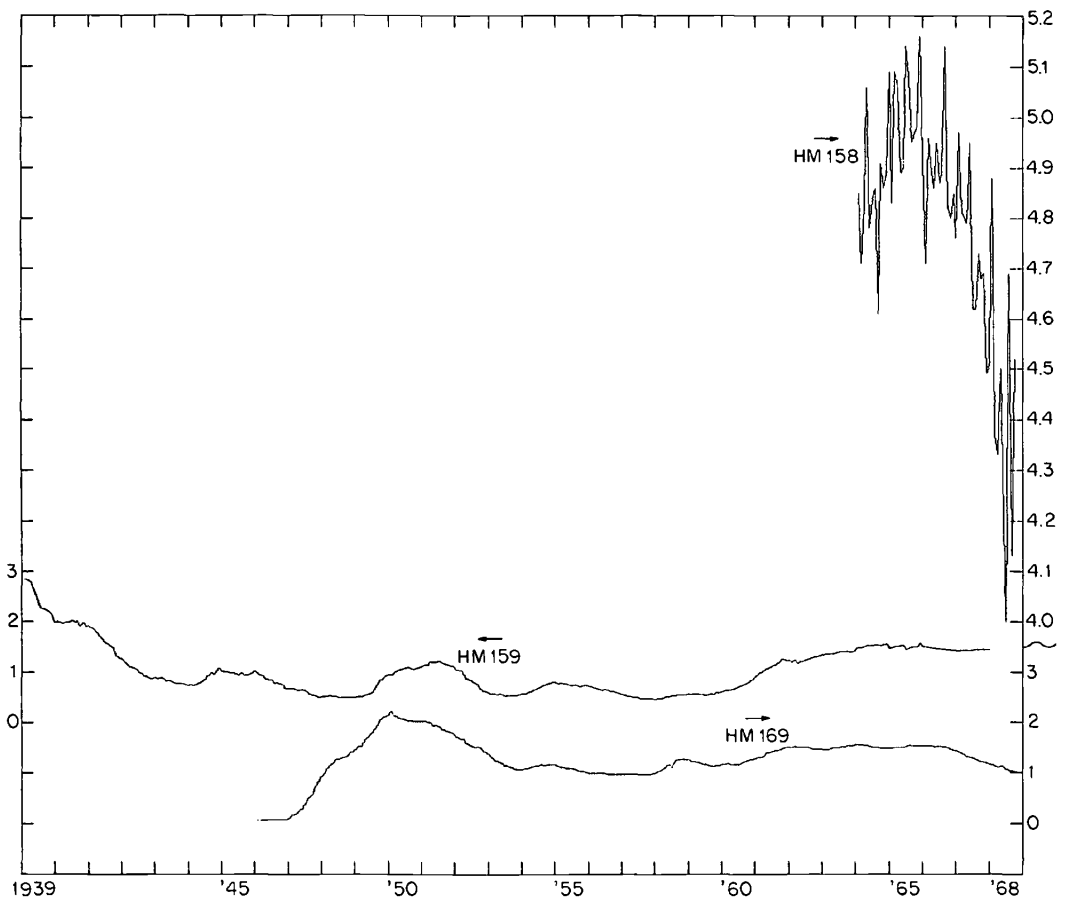


Chart D18  
 Household Sector, Home Mortgages  
 Foreclosures and Foreclosure Rates

- 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).

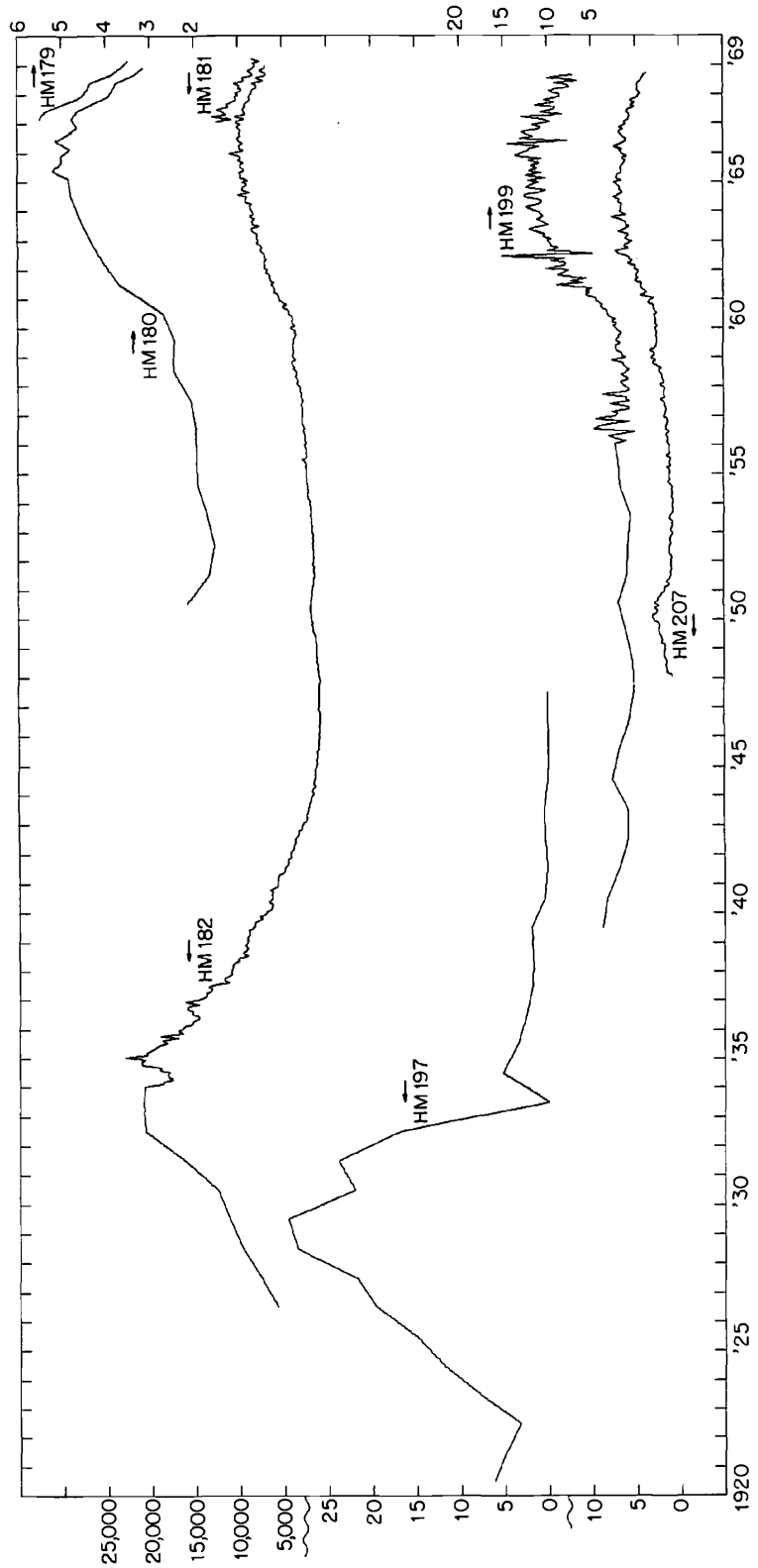


Chart D19  
Household Sector, Home Mortgages  
Loss Rates

- 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).

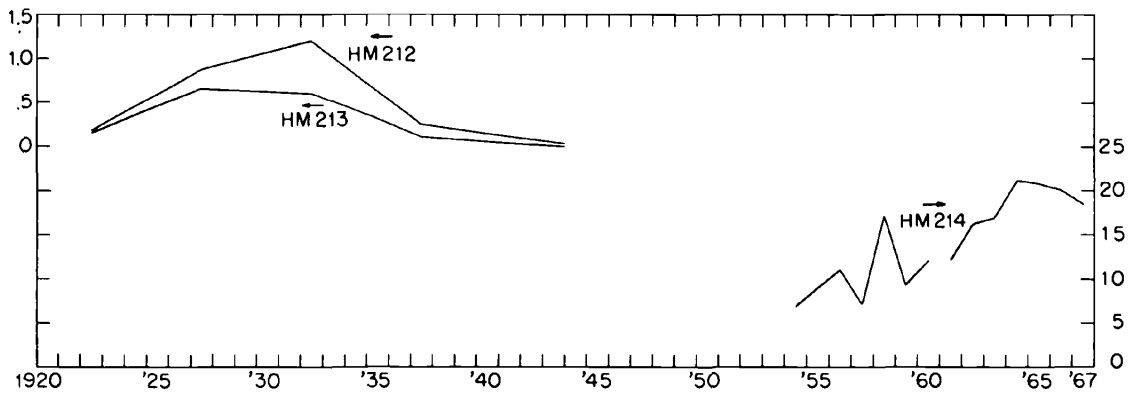


Chart D20  
Household Sector, All Household Credit Combined,  
Ratio of Debt or Debt Payments to Income or Assets

- 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).

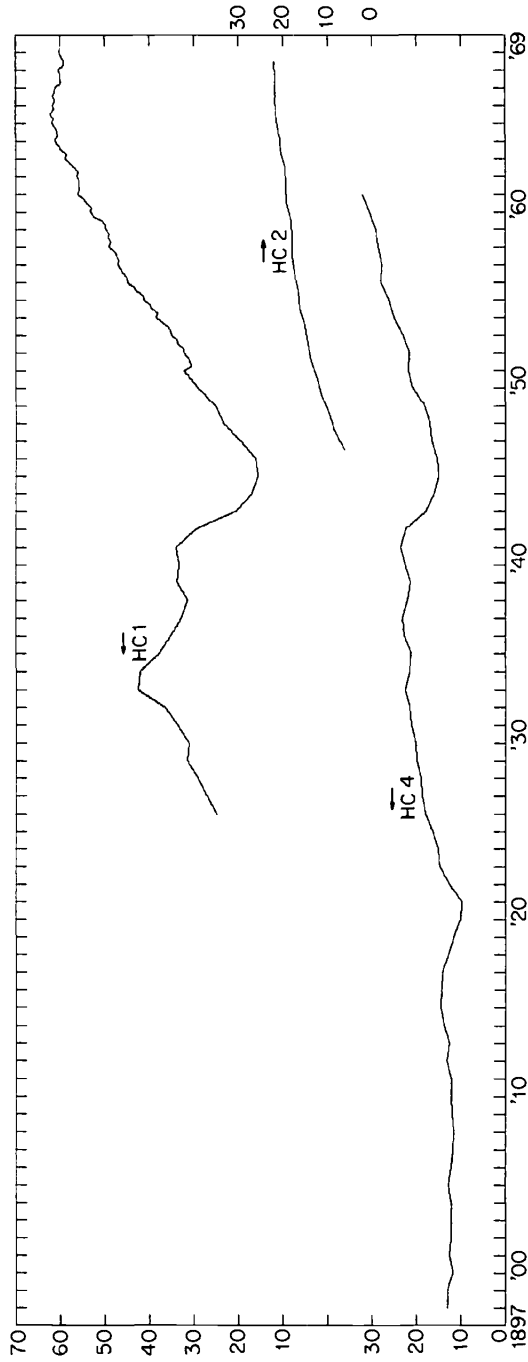


Chart D21  
 Household Sector, All Household Credit Combined,  
 Liquidity Ratios and Bankruptcies

- 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).

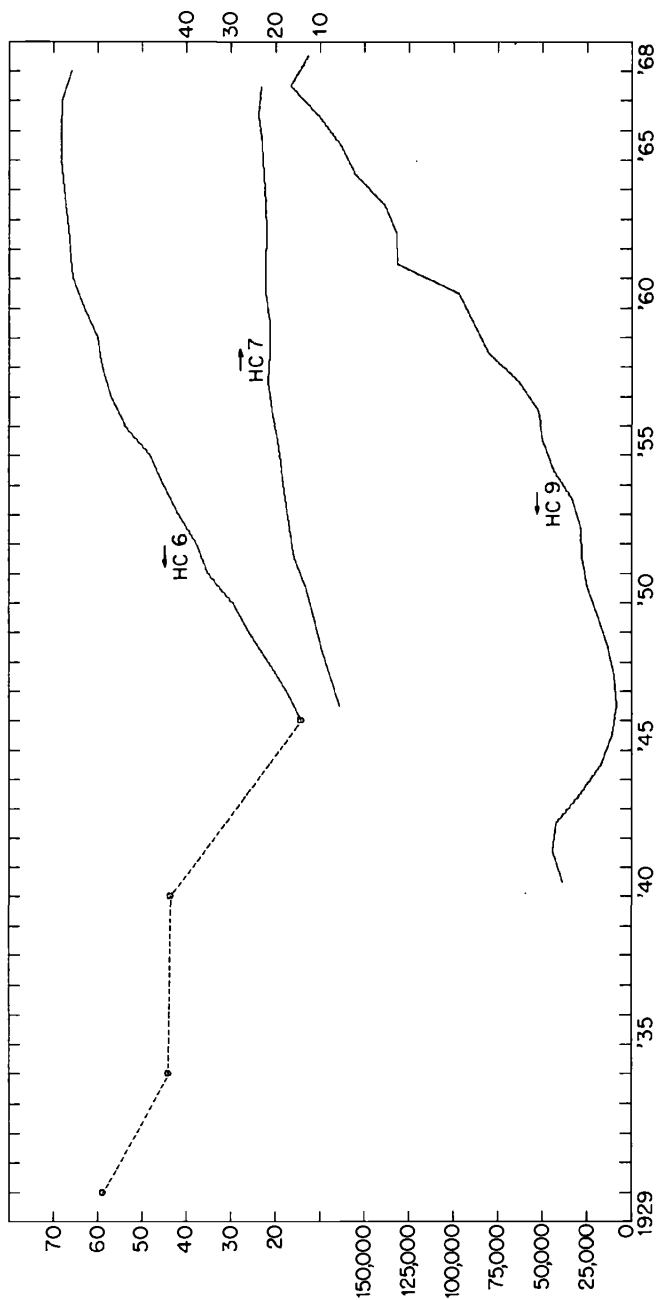


Chart D22  
 Business Sector, General  
 Cash Flow and Trade Credit Ratios

- 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).

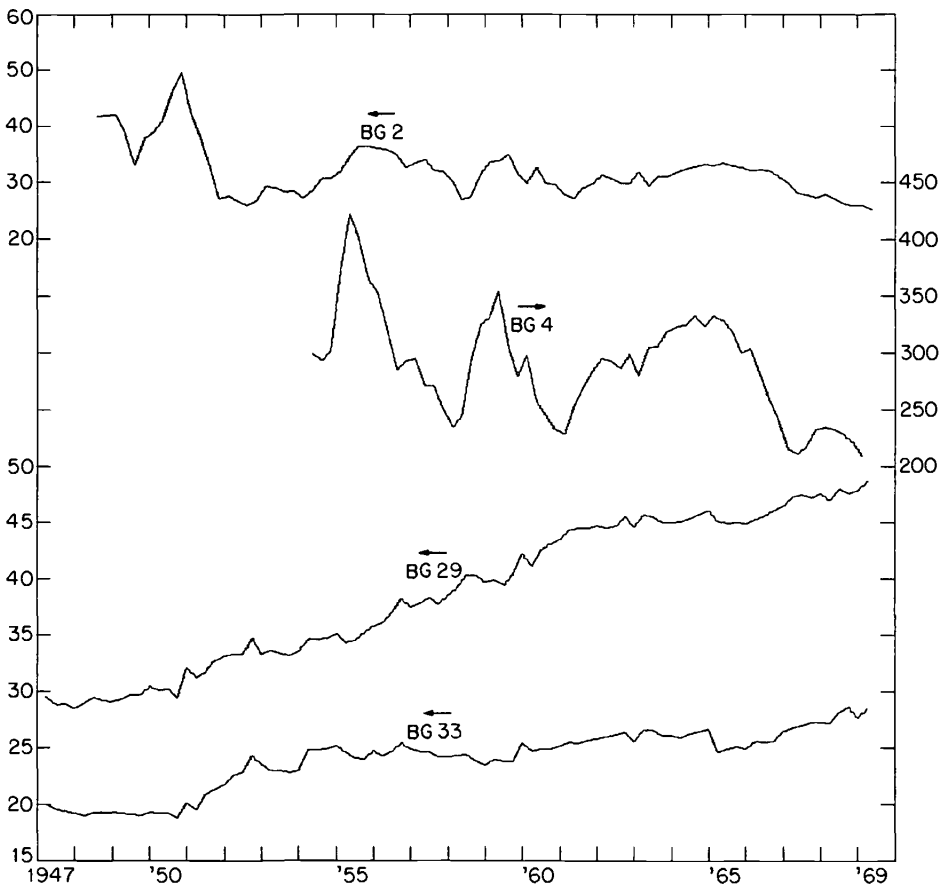
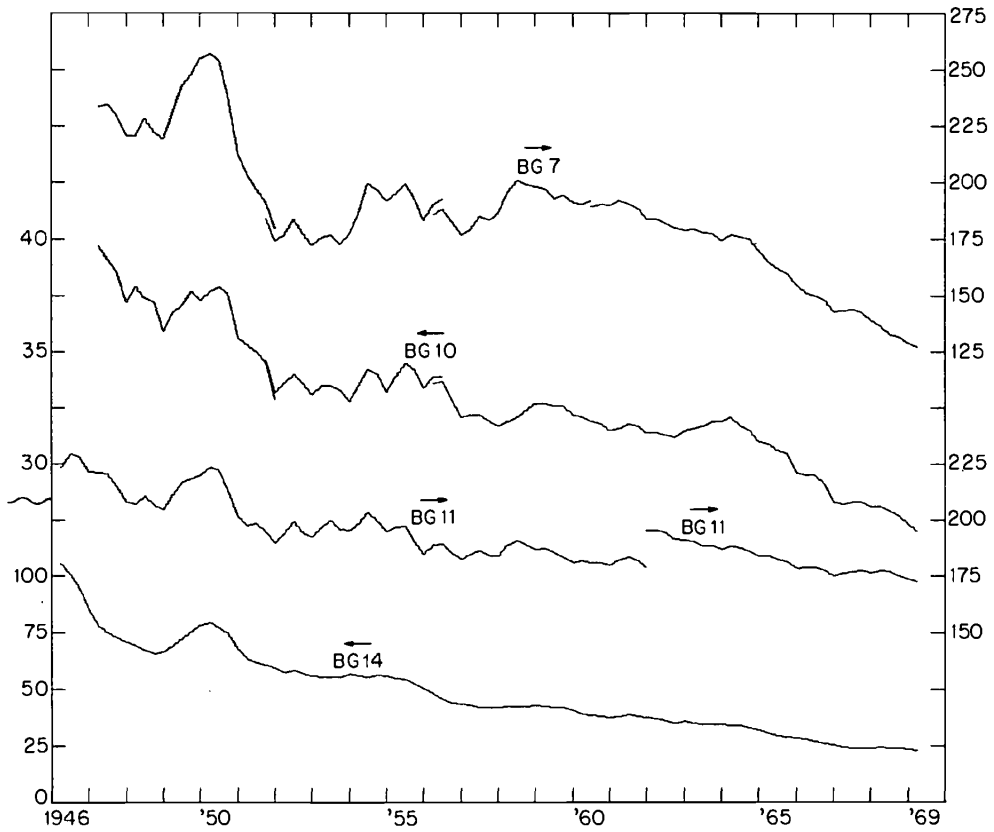


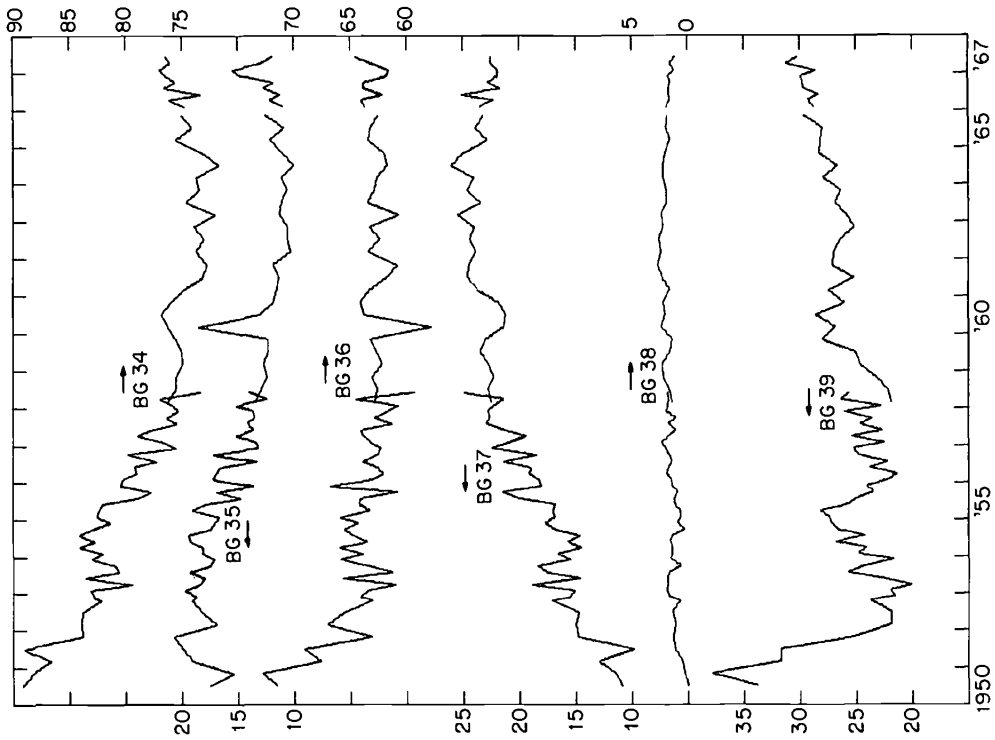
Chart D23  
 Business Sector, General  
 Financial Ratios

- 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).

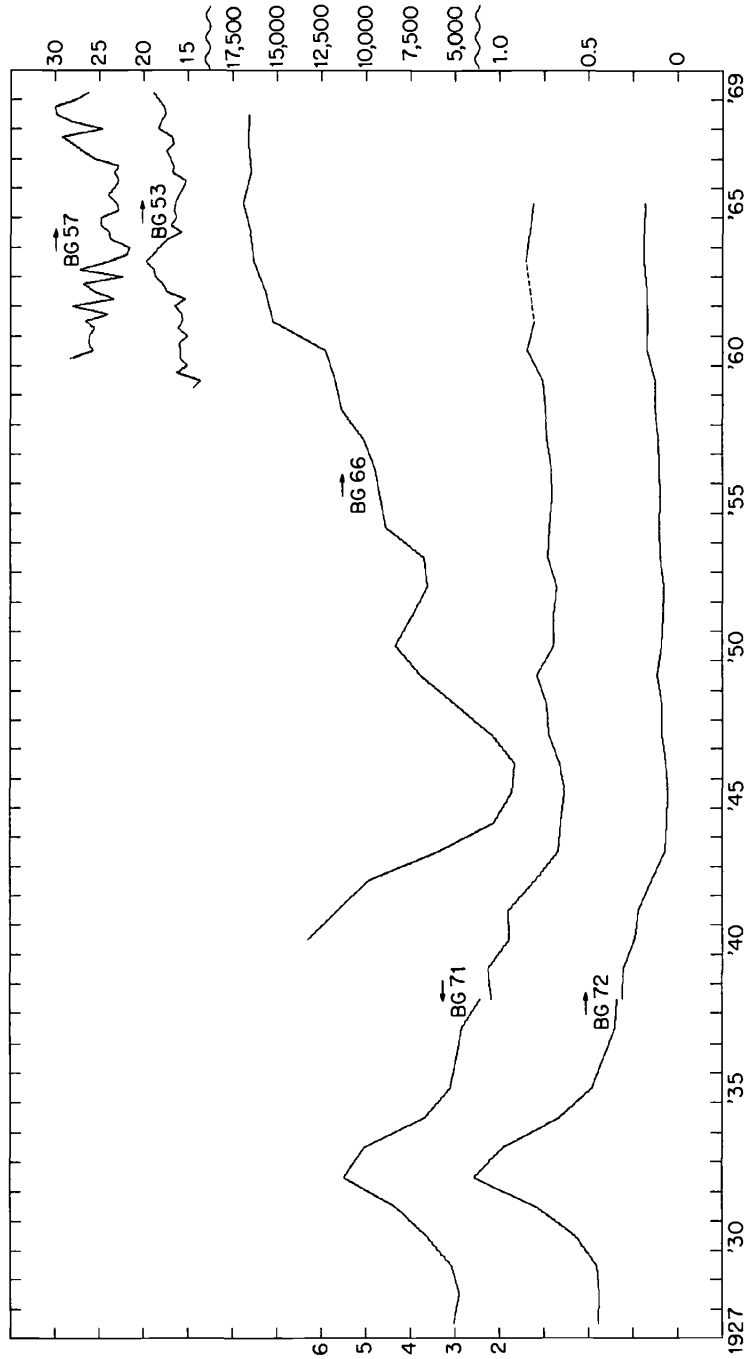


Chart D26  
Business Sector, General  
Business Failures

- BG 61 Ratio of liabilities of business failures to current liabilities of all non financial 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).

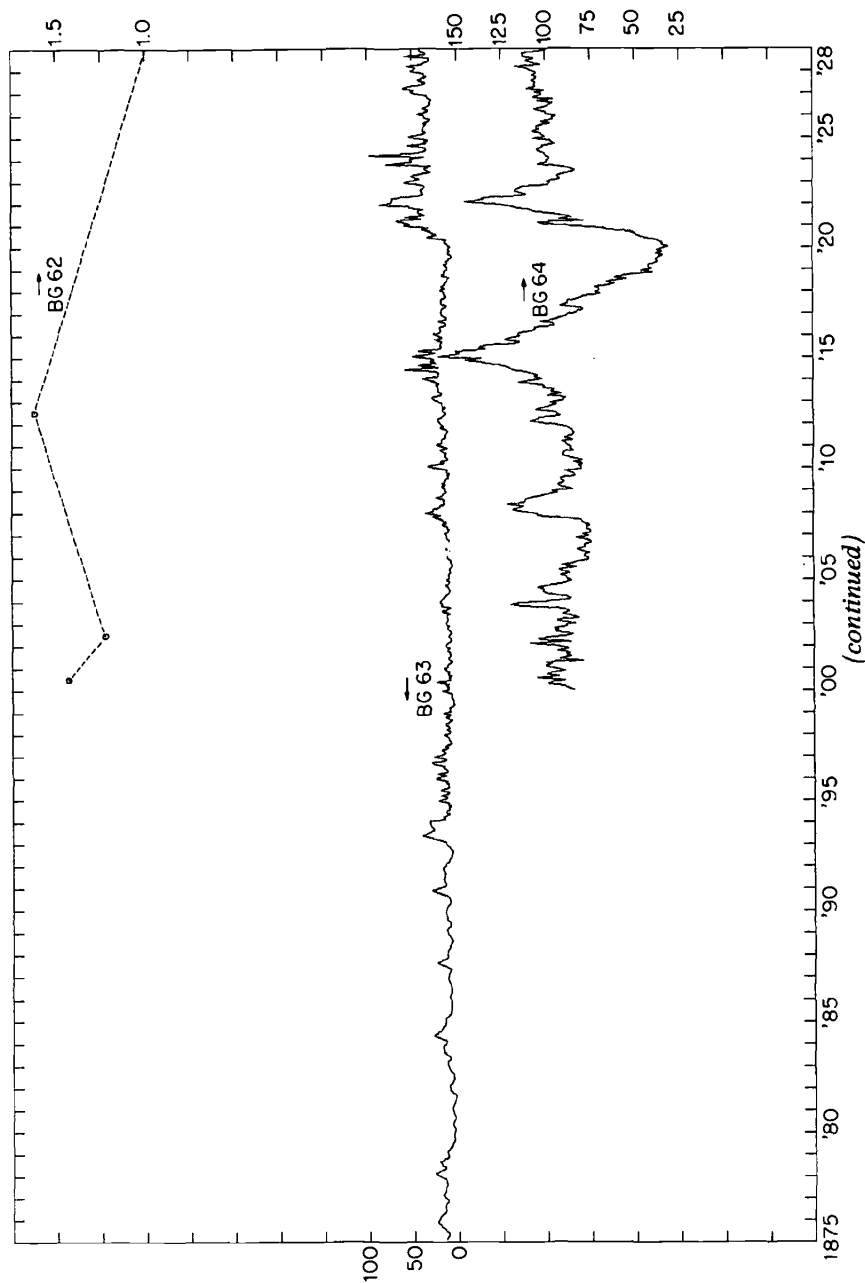


Chart D26 (concluded)

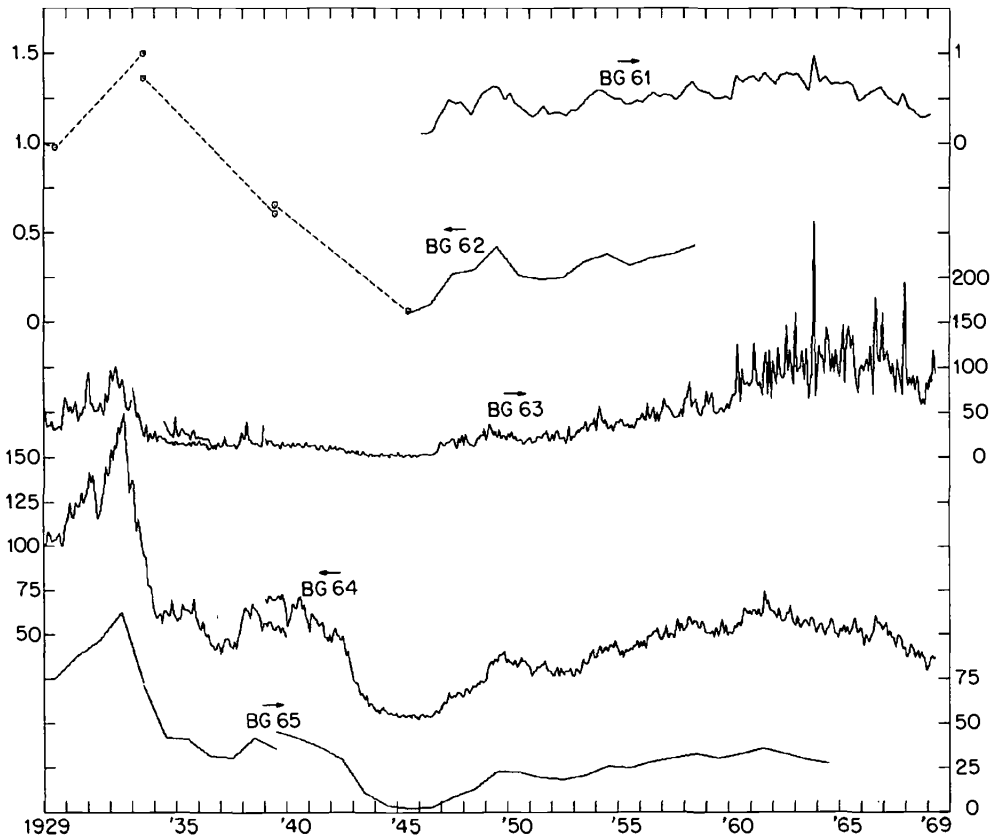


Chart D27  
 Business Sector, Bank Loans  
 Examiner Criticism Rates and Loss Rates

- 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).

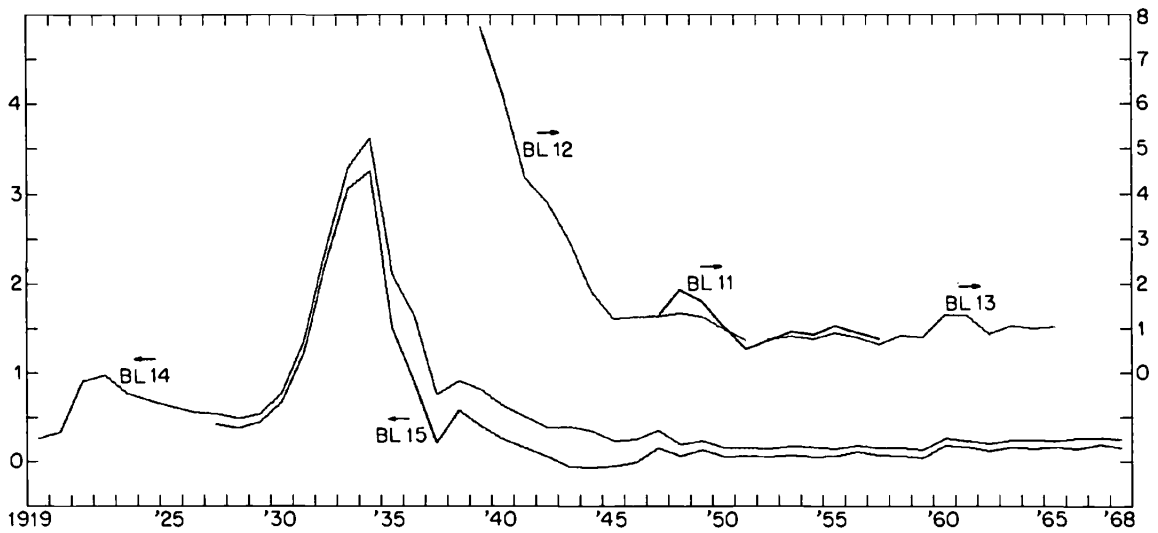
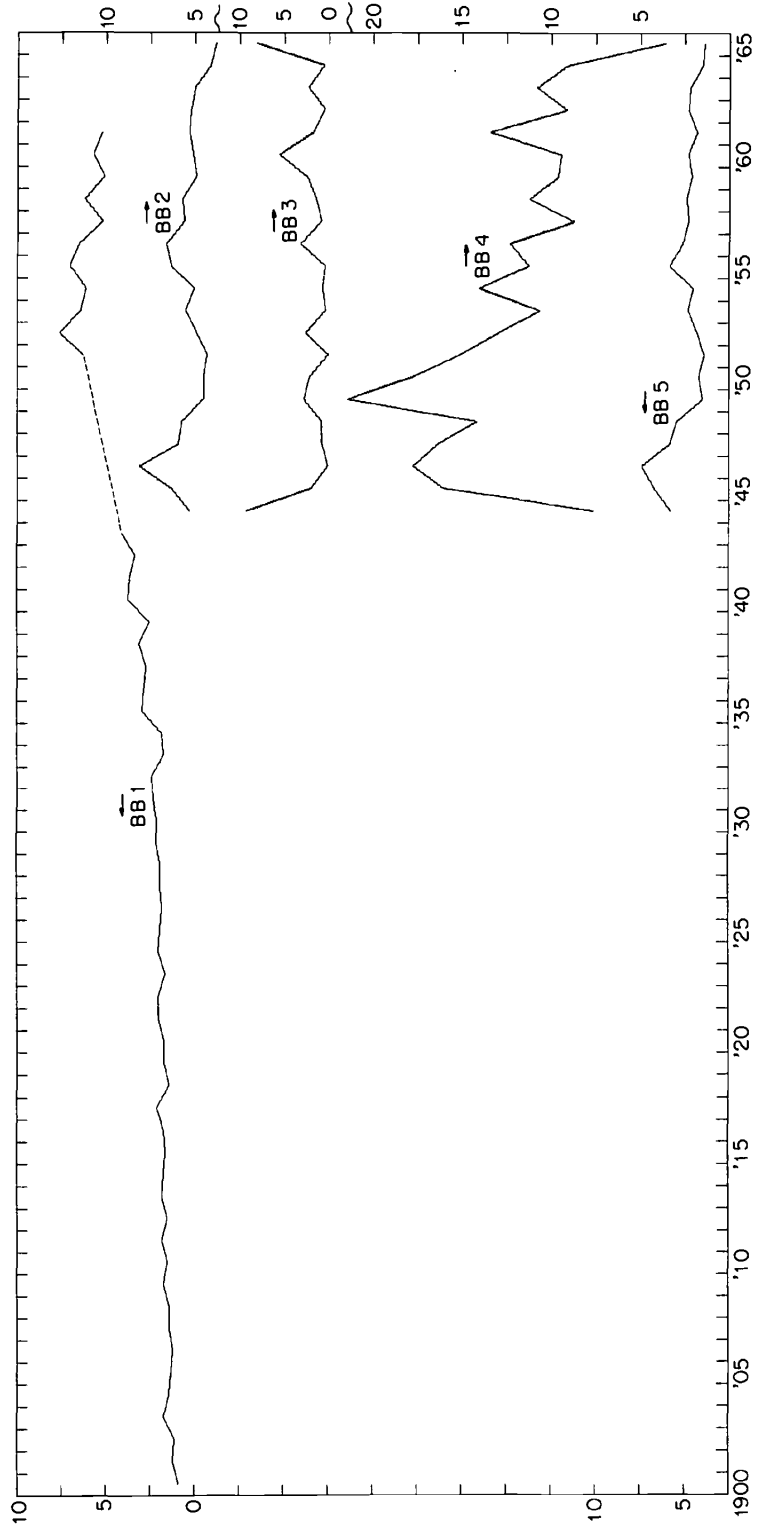


Chart D28  
 Business Sector, Corporate Bonds  
 Times-Charges-Earned Ratios

- 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 means of times-charges-earned ratio, direct placements of industrials (ratio).
- BB 7** Arithmetic means 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).

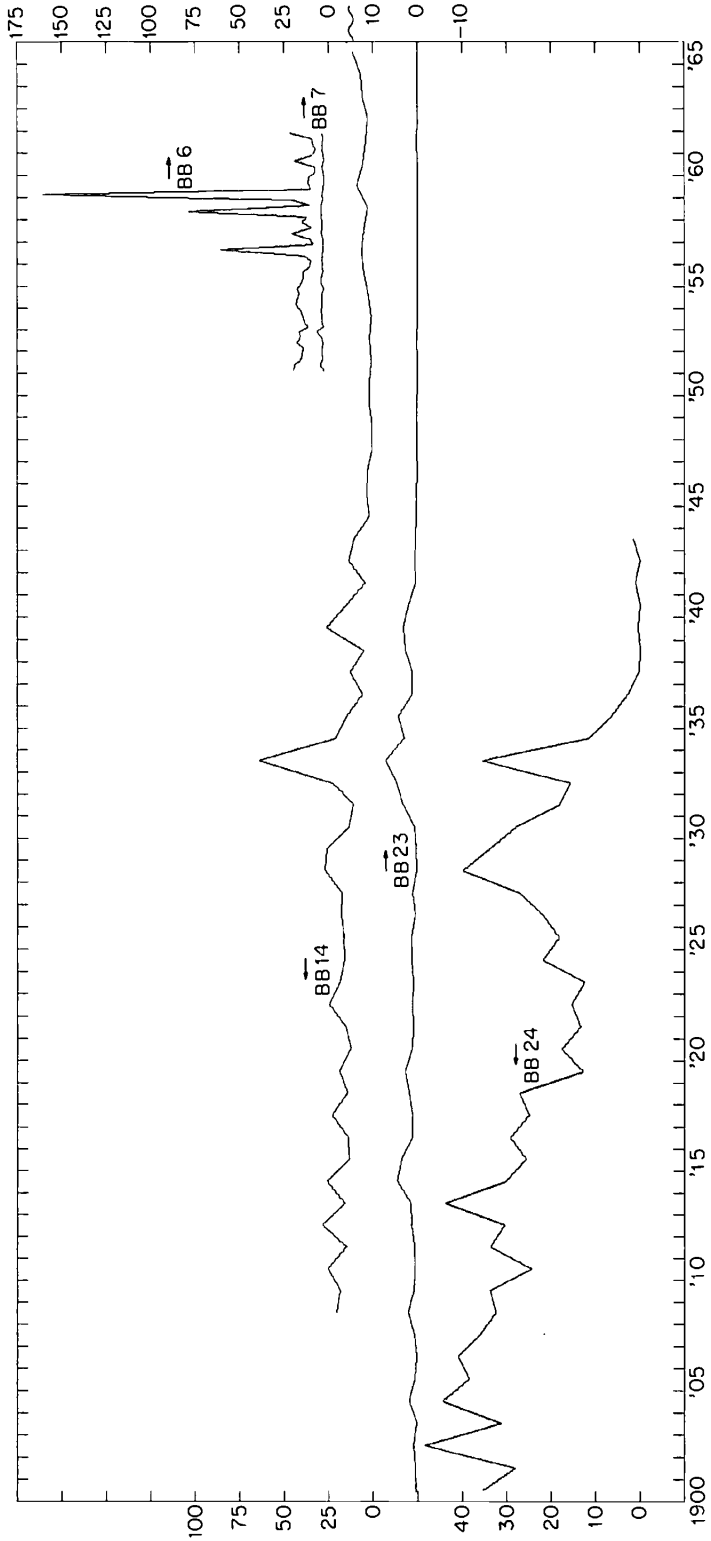


Chart D30  
 Business Sector, Mortgages on Income-Producing Properties  
 Debt-to-Income and Debt-Coverage Ratios

- 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).

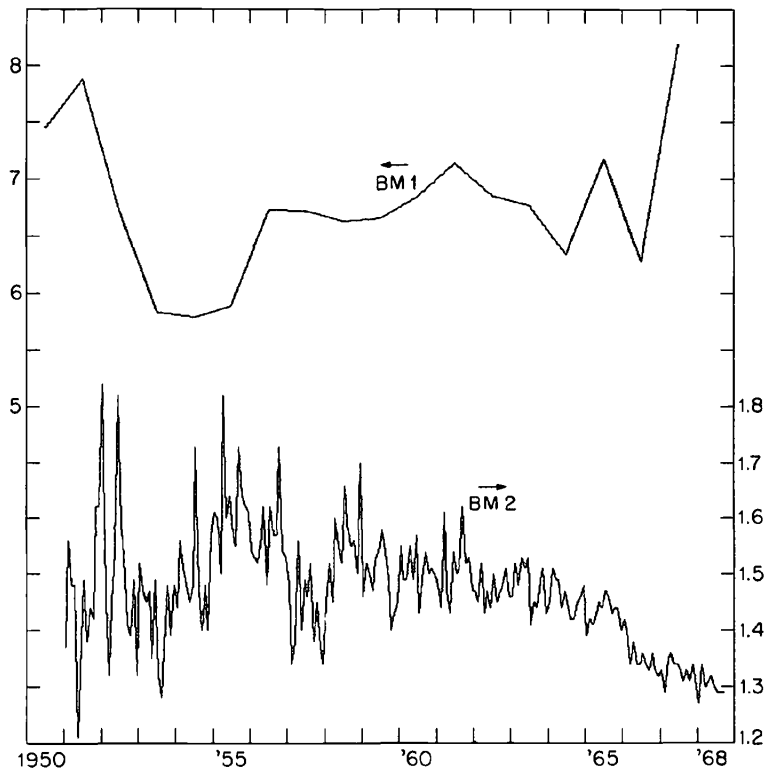




Chart D31  
 Business Sector, Mortgages on Income-Producing Properties  
 Loan-to-Value Ratios

- 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).

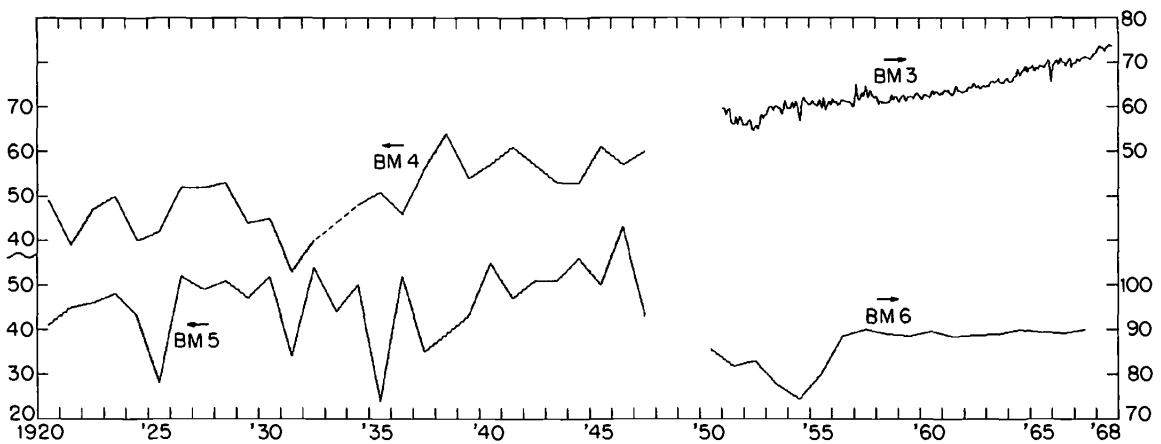


Chart D32  
 Business Sector, Mortgages on Income-Producing Properties  
 Maturities

- 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).

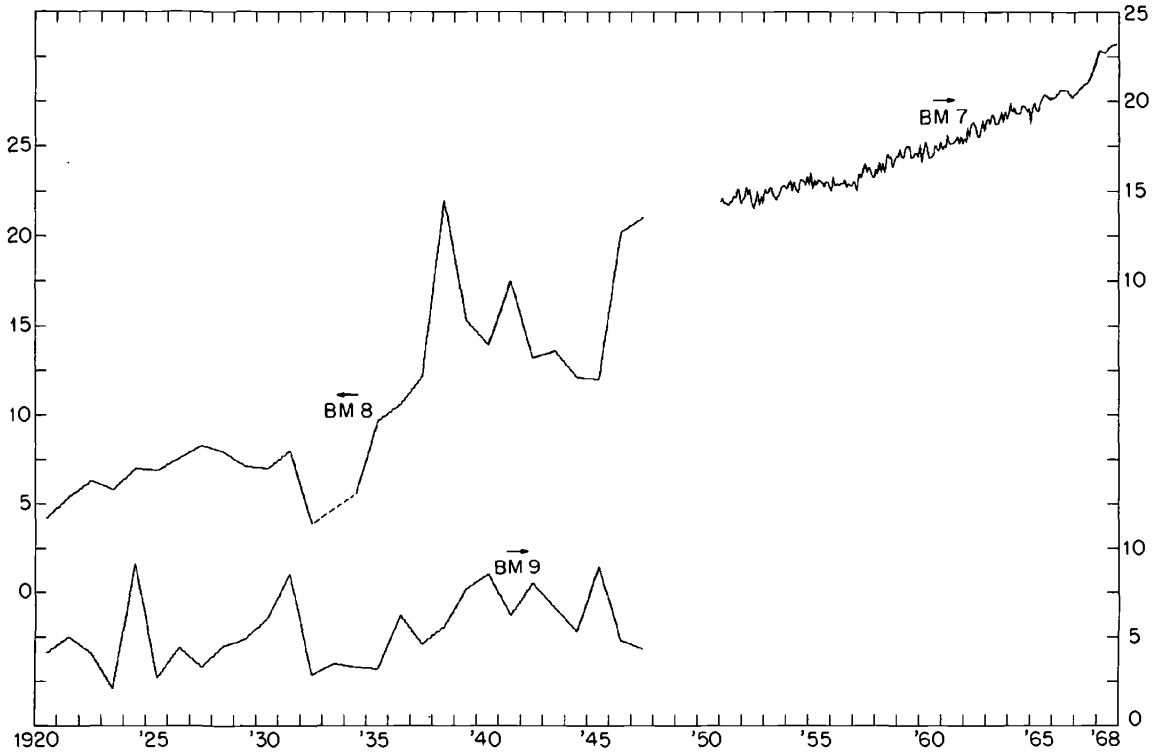


Chart D33

**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).

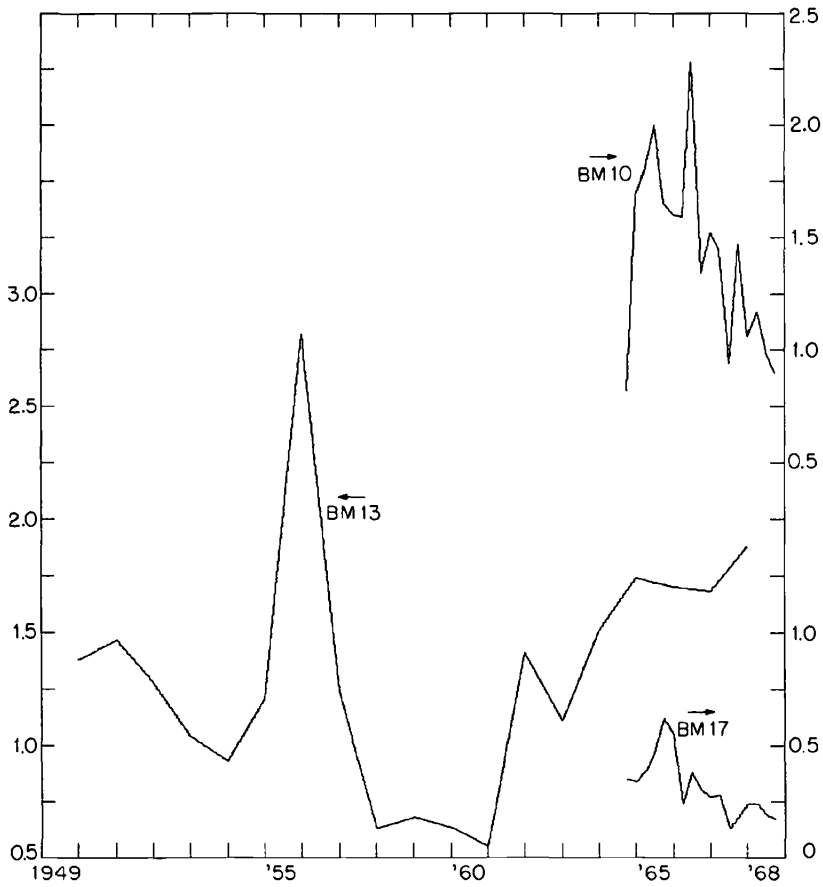


Chart D34  
Business Sector, Mortgages on Income-Producing Properties  
Foreclosure and Loss Rates

- 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).

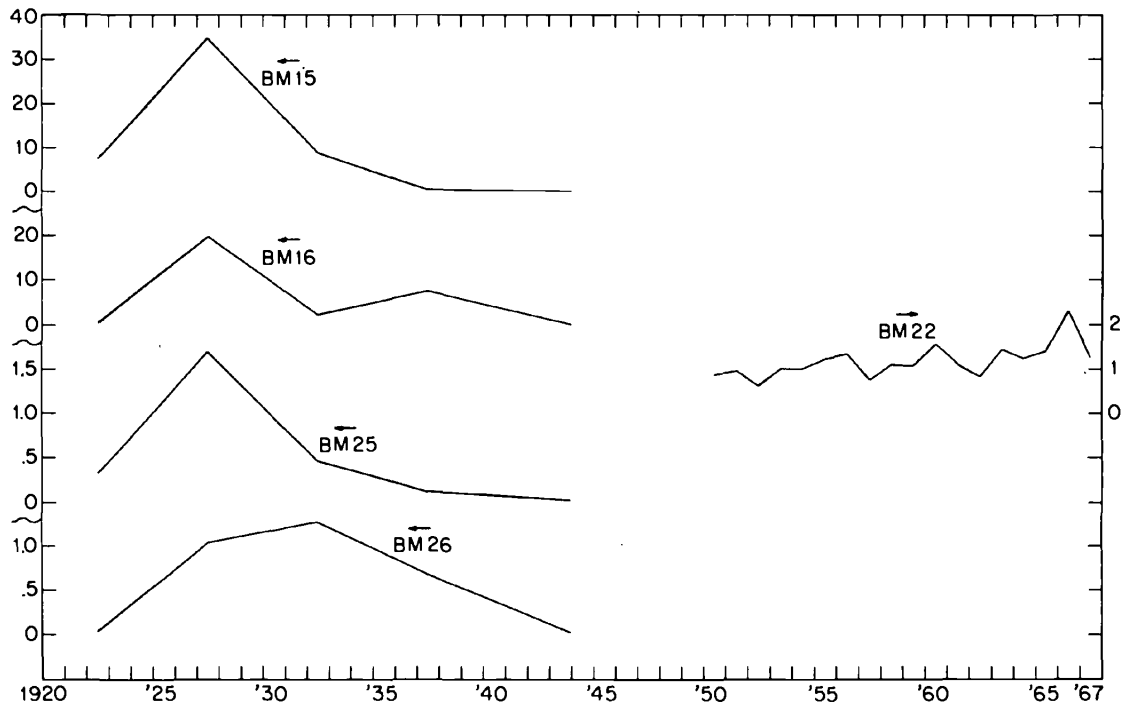


Chart D35  
Agricultural Sector  
Income and Asset Ratios

- 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).

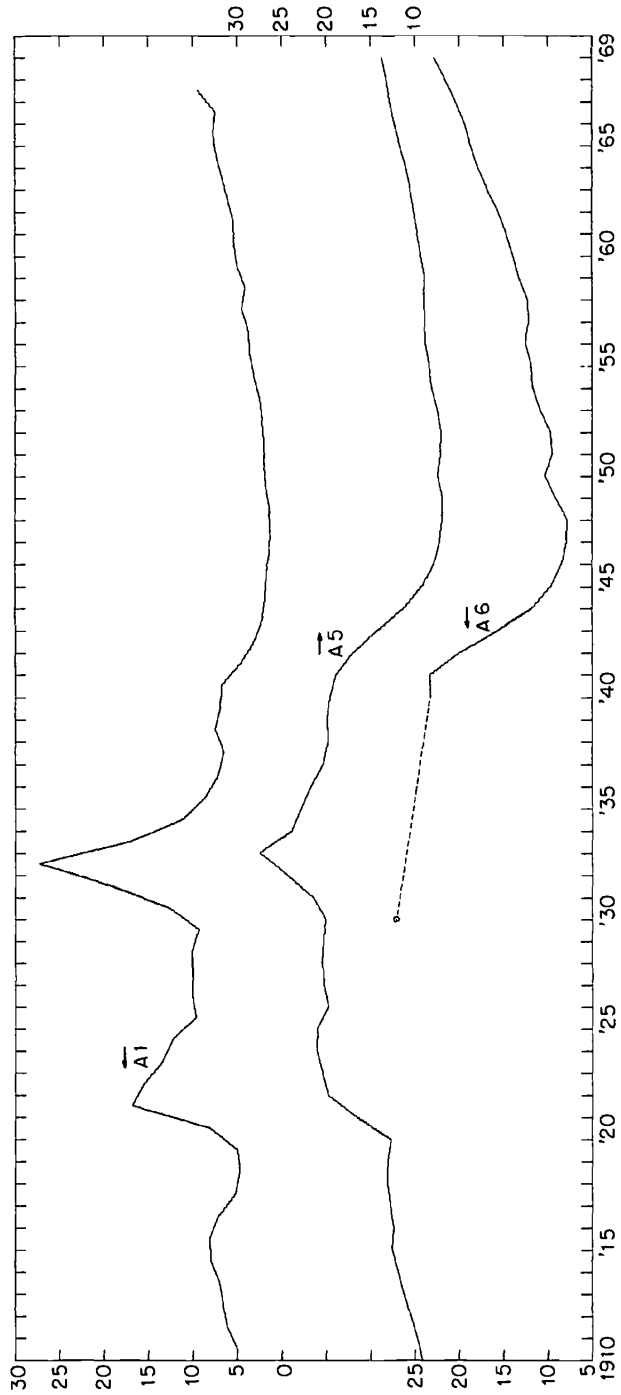
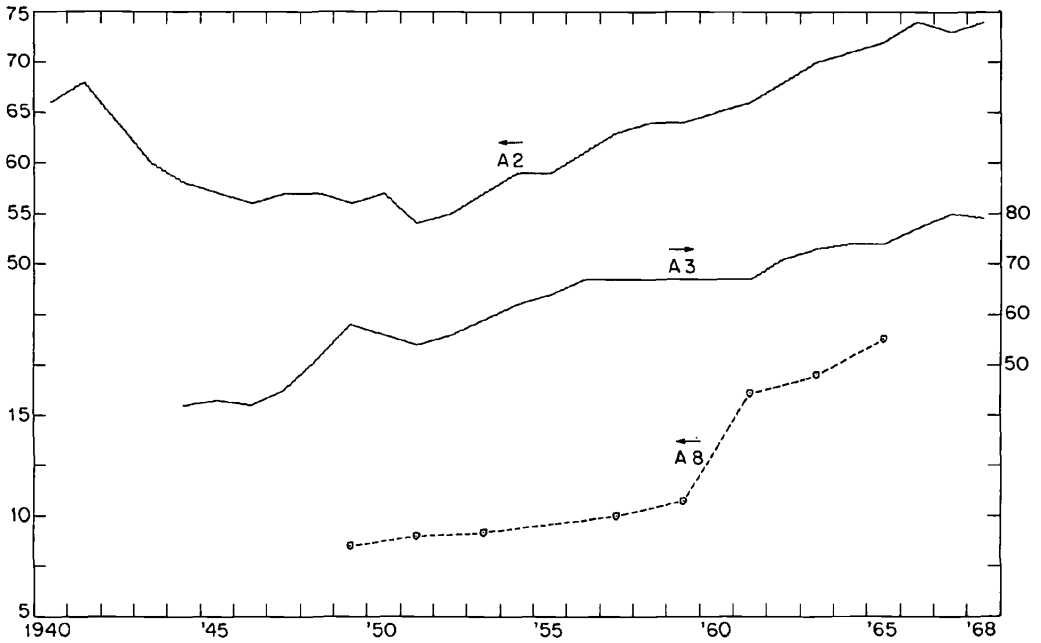


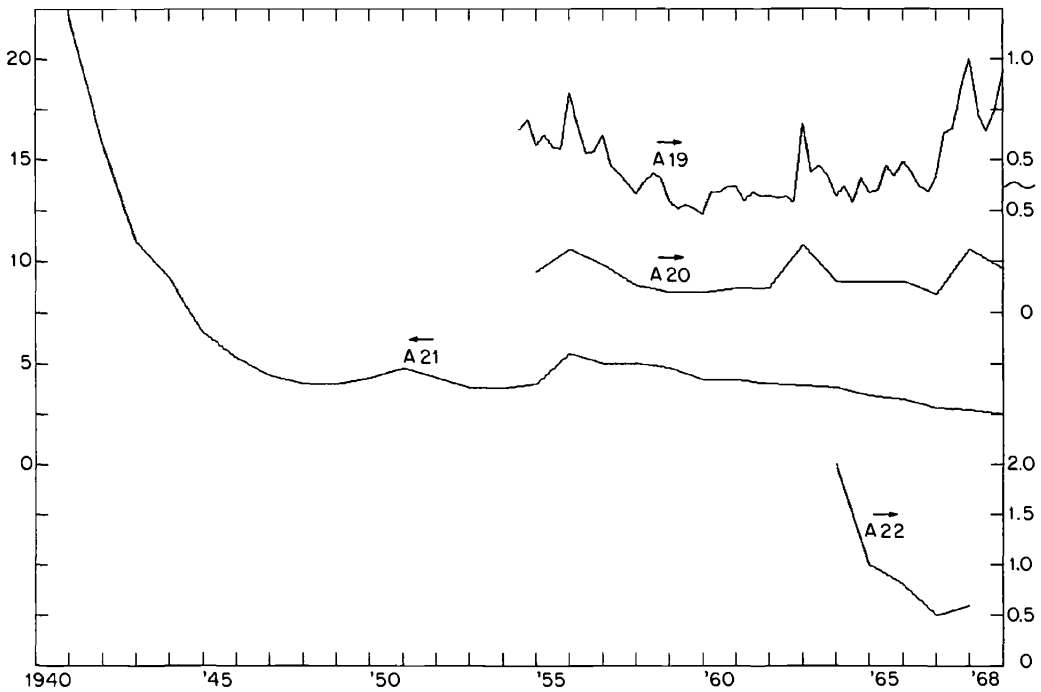
Chart D36  
 Agricultural Sector  
 Loan-to-Value Ratios and Maturities

- 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).



Measures of Credit Risk and Experience

Chart D38  
Agricultural Sector, Rates of Foreclosures in Process

- 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).

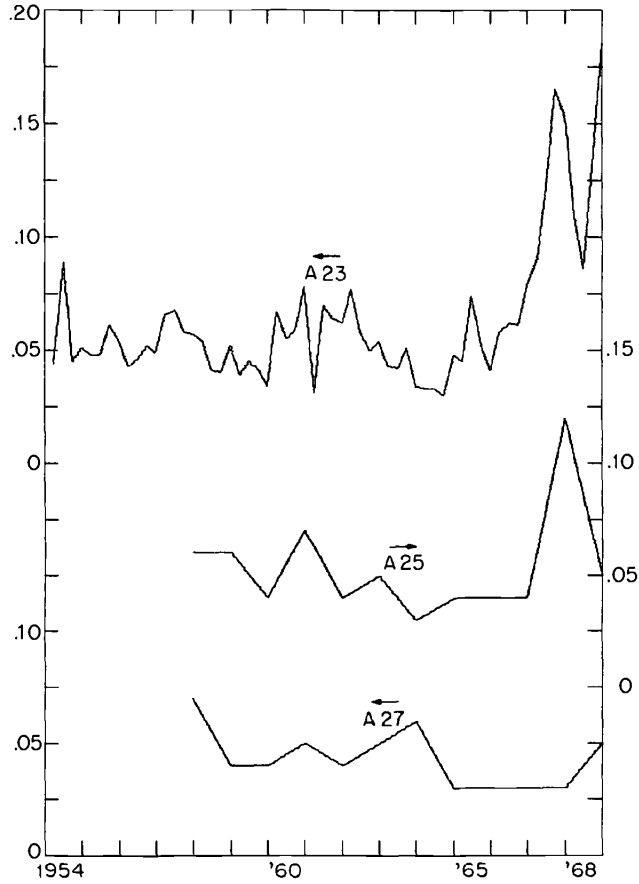




Chart D39  
 Agricultural Sector  
 Foreclosure and Loss Rates

- 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).

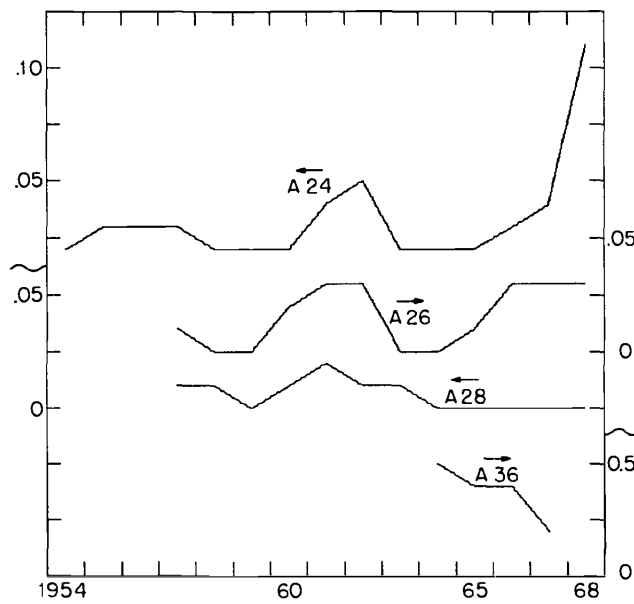


Chart D40  
 State and Local Government Sector  
 Debt Ratios and Debt Composition

- 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).

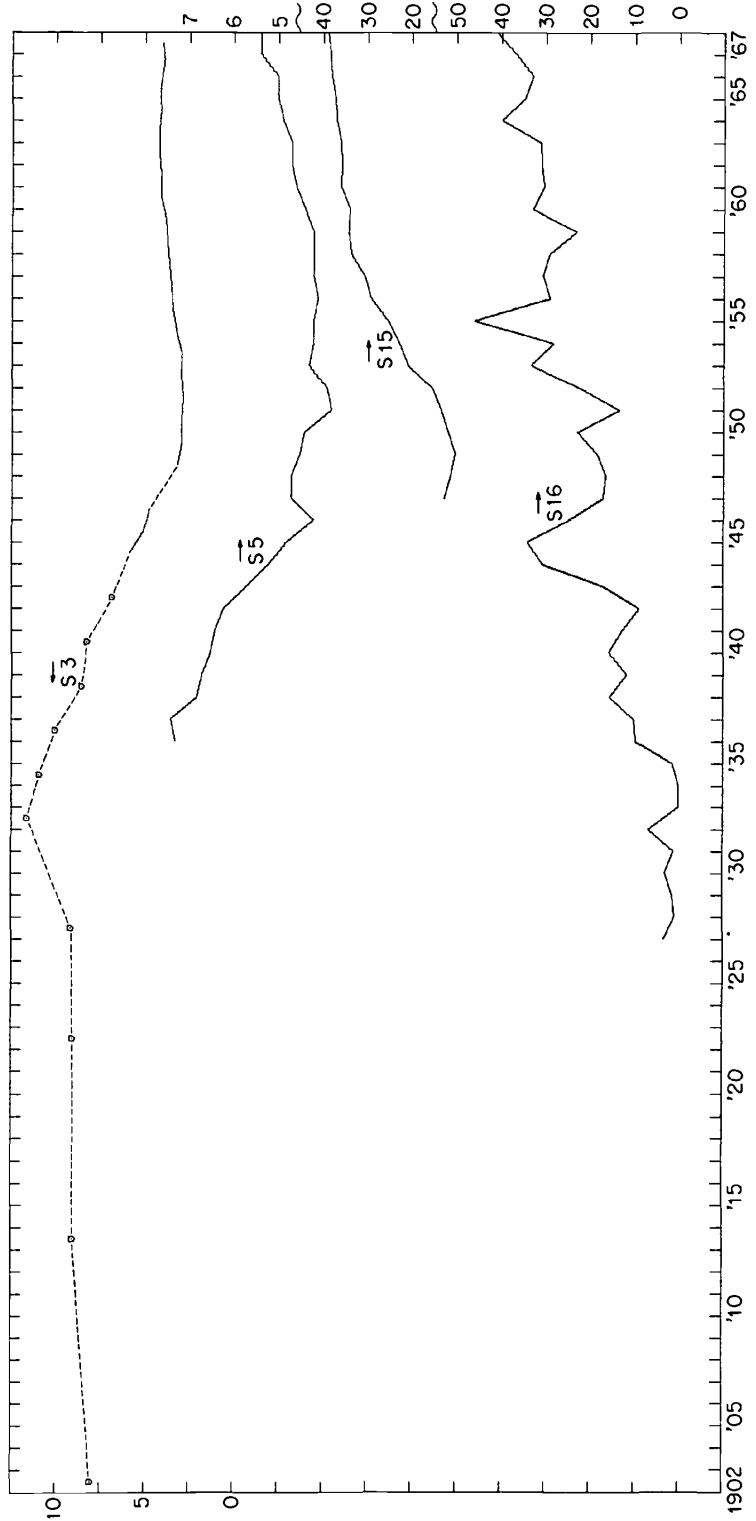


Chart D41  
 State and Local Government Sector  
 Municipal Bond Credit Ratings

- 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).

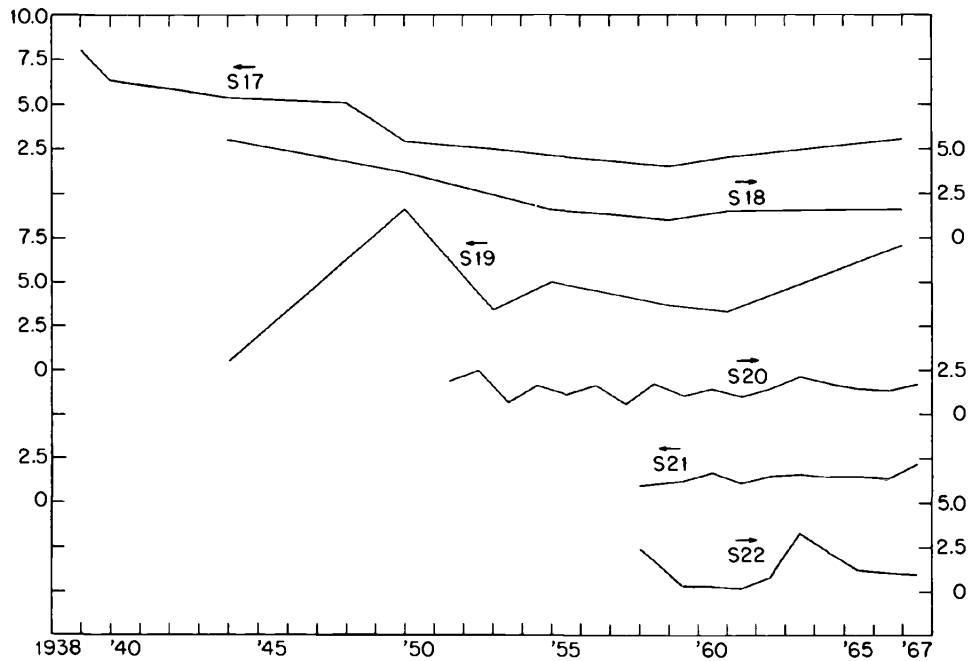


Chart D42  
State and Local Government Sector Property  
Tax Delinquency Rate and Bankruptcies

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

