

DELINQUENT LOANS AT RURAL BANKS

Tables updating the NACC report of March 19, 1984

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Table 9

Total past due, nonaccrual, and renegotiated loans  
as a percentage of total loans\*

## Insured commercial banks

Banks by size and by farm loan ratio	12/31 1982	3/31 1983	6/30 1983	9/30 1983	12/31 1983	3/31 1984	6/30 1984 (p)
All banks.....	5.7	6.0	5.5	5.5	5.3	4.9	na
Total assets:							
\$500 million or more.....	5.9	6.4	5.9	5.9	5.5	5.0	na
Less than \$500 million...	5.2	5.3	4.8	4.8	4.8	4.8	4.5
Banks with total assets less than \$500 million--							
Farm loans as percentage of total loans at bank:							
Under 1.....	5.4	5.3	4.7	4.7	4.5	4.3	3.9
1 to 4.....	4.9	5.1	4.8	4.8	4.6	4.6	4.0
5 to 9.....	5.1	5.2	5.0	4.9	5.0	5.0	4.3
10 to 14.....	5.4	5.6	5.2	5.0	5.1	5.1	4.9
15 to 19.....	5.4	5.6	5.2	5.1	5.5	5.6	4.9
20 to 24.....	5.5	5.6	5.1	5.2	5.5	5.9	5.6
25 to 29.....	5.0	5.5	4.9	5.5	5.4	5.9	10.0
30 to 34.....	5.2	5.5	5.1	5.2	5.4	6.0	5.0
35 to 39.....	5.1	5.9	4.9	4.9	5.5	6.4	5.5
40 to 44.....	5.0	5.8	4.9	5.1	5.8	6.2	5.5
45 to 49.....	4.8	5.4	5.5	5.0	5.0	6.6	5.4
50 to 54.....	4.7	5.4	4.5	5.1	5.7	6.8	5.9
55 to 59.....	4.0	4.7	4.0	4.5	4.6	6.2	5.0
60 to 64.....	3.8	4.6	3.5	4.3	4.9	5.8	5.4
65 to 69.....	4.2	4.5	3.9	4.1	4.6	6.0	5.7
70 to 74.....	3.4	4.4	3.6	4.7	4.3	5.7	4.3
75 to 79.....	3.3	3.7	3.2	3.6	4.6	5.2	3.5
80 and over.....	2.4	3.1	2.7	3.1	3.6	5.1	4.8

\* Includes lease financing receivables.

Data for 6/30/84 reflect reports received from about two-thirds of all banks, on which preliminary processing had been performed as of August 17. Final data will differ as further editing corrects processing and reporting errors in data for these banks and as reports from the remaining banks are processed.

Table 10

Total loans past due 30 days or more and still accruing interest  
as a percentage of total loans\*

## Insured commercial banks

Banks by size and by farm loan ratio	12/31 1982	3/31 1983	6/30 1983	9/30 1983	12/31 1983	3/31 1984	6/30 1984 (p)
All banks.....	3.4	3.4	2.9	2.9	3.0	2.7	na
Total assets:							
\$500 million or more.....	3.0	3.1	2.6	2.7	2.8	2.3	na
Less than \$500 million...	4.0	4.0	3.5	3.4	3.4	3.4	3.1
Banks with total assets less than \$500 million--							
Farm loans as percentage of total loans at bank:							
Under 1.....	4.0	3.8	3.4	3.3	3.1	3.0	2.8
1 to 4.....	3.7	3.8	3.3	3.3	3.3	3.2	2.8
5 to 9.....	4.1	4.1	3.8	3.6	3.7	3.7	3.0
10 to 14.....	4.3	4.3	3.8	3.6	3.8	3.8	3.5
15 to 19.....	4.4	4.3	3.8	3.7	4.1	4.1	3.4
20 to 24.....	4.6	4.4	3.9	3.9	4.2	4.4	4.0
25 to 29.....	4.2	4.4	3.8	4.1	4.1	4.4	6.3
30 to 34.....	4.2	4.3	3.9	3.9	4.1	4.5	3.4
35 to 39.....	4.1	4.5	3.5	3.5	4.0	4.5	3.8
40 to 44.....	4.1	4.5	3.5	3.6	4.1	4.6	3.6
45 to 49.....	3.9	4.4	4.1	3.7	3.7	4.5	3.4
50 to 54.....	3.7	4.3	3.3	3.7	3.7	4.9	3.9
55 to 59.....	3.4	3.9	3.1	3.3	3.4	4.6	3.6
60 to 64.....	3.2	3.9	2.7	3.1	3.4	4.1	3.1
65 to 69.....	3.4	3.5	2.8	3.0	3.4	4.6	3.8
70 to 74.....	2.8	3.7	2.6	3.5	3.0	3.8	2.7
75 to 79.....	2.9	2.9	2.3	2.5	3.1	3.7	2.3
80 and over.....	2.1	2.7	2.0	2.4	2.7	3.5	2.9

\* Includes lease financing receivables.

Data for 6/30/84 reflect reports received from about two-thirds of all banks, on which preliminary processing had been performed as of August 17. Final data will differ as further editing corrects processing and reporting errors in data for these banks and as reports from the remaining banks are processed.

Table 11

Total loans past due 30 through 89 days and still accruing interest  
as a percentage of total loans\*

## Insured commercial banks

Banks by size and by farm loan ratio	12/31 1982	3/31 1983	6/30 1983	9/30 1983	12/31 1983	3/31 1984	6/30 1984
All banks.....	2.3	2.3	1.9	1.9	2.1	1.9	na
Total assets:							
\$500 million or more.....	2.2	2.2	1.8	1.8	2.0	1.7	na
Less than \$500 million...	2.5	2.5	2.1	2.1	2.2	2.2	2.0
Banks with total assets less than \$500 million--							
Farm loans as percentage of total loans at bank:							
Under 1.....	2.6	2.5	2.1	2.1	2.1	2.0	1.7
1 to 4.....	2.5	2.5	2.1	2.1	2.2	2.2	1.9
5 to 9.....	2.6	2.6	2.3	2.2	2.4	2.4	2.0
10 to 14.....	2.7	2.6	2.3	2.2	2.5	2.4	2.3
15 to 19.....	2.7	2.7	2.3	2.2	2.6	2.5	2.1
20 to 24.....	2.9	2.6	2.2	2.3	2.6	2.7	2.3
25 to 29.....	2.6	2.5	2.2	2.3	2.5	2.7	4.6
30 to 34.....	2.5	2.4	2.1	2.1	2.5	2.6	1.9
35 to 39.....	2.4	2.6	1.9	1.9	2.3	2.6	2.0
40 to 44.....	2.4	2.5	1.8	1.8	2.4	2.6	1.9
45 to 49.....	2.1	2.4	2.1	1.9	2.2	2.6	1.9
50 to 54.....	2.2	2.4	1.6	1.8	2.2	2.6	2.1
55 to 59.....	2.0	2.2	1.6	1.7	1.9	2.4	1.7
60 to 64.....	1.9	2.2	1.4	1.5	2.0	2.4	1.6
65 to 69.....	2.0	1.9	1.4	1.6	2.0	2.5	1.9
70 to 74.....	1.7	2.1	1.2	1.9	1.8	2.2	1.4
75 to 79.....	1.8	1.6	1.2	1.4	1.7	2.0	1.2
80 and over.....	1.3	1.5	1.0	1.2	1.7	1.8	1.4

\* Includes lease financing receivables.

Data for 6/30/84 reflect reports received from about two-thirds of all banks, on which preliminary processing had been performed as of August 17. Final data will differ as further editing corrects processing and reporting errors in data for these banks and as reports from the remaining banks are processed.

Table 12

Total loans past due 90 days or more and still accruing interest  
as a percentage of total loans\*

## Insured commercial banks

Banks by size and by farm loan ratio	12/31 1982	3/31 1983	6/30 1983	9/30 1983	12/31 1983	3/31 1984	6/30 1984
All banks.....	1.0	1.1	1.0	1.0	.9	.8	na
Total assets:							
\$500 million or more.....	.8	.9	.8	.9	.7	.6	na
Less than \$500 million...	1.4	1.5	1.4	1.3	1.2	1.2	1.2
Banks with total assets less than \$500 million--							
Farm loans as percentage of total loans at bank:							
Under 1.....	1.4	1.3	1.2	1.2	1.1	1.0	1.1
1 to 4.....	1.2	1.3	1.2	1.2	1.1	1.1	.9
5 to 9.....	1.5	1.5	1.4	1.4	1.3	1.3	1.0
10 to 14.....	1.6	1.7	1.5	1.4	1.3	1.4	1.2
15 to 19.....	1.7	1.7	1.5	1.5	1.5	1.6	1.3
20 to 24.....	1.7	1.8	1.6	1.7	1.6	1.7	1.7
25 to 29.....	1.6	1.9	1.6	1.9	1.6	1.7	1.7
30 to 34.....	1.7	1.9	1.8	1.8	1.7	1.9	1.5
35 to 39.....	1.7	1.9	1.6	1.6	1.7	1.9	1.8
40 to 44.....	1.7	1.9	1.7	1.7	1.7	2.0	1.6
45 to 49.....	1.7	2.0	2.0	1.7	1.4	1.9	1.5
50 to 54.....	1.5	1.9	1.7	1.9	1.6	2.3	1.9
55 to 59.....	1.4	1.7	1.6	1.5	1.5	2.1	1.8
60 to 64.....	1.3	1.7	1.3	1.6	1.3	1.7	1.5
65 to 69.....	1.4	1.6	1.4	1.3	1.4	2.2	2.0
70 to 74.....	1.1	1.6	1.4	1.6	1.2	1.6	1.5
75 to 79.....	1.1	1.3	1.0	1.1	1.4	1.7	1.1
80 and over.....	.8	1.2	1.0	1.2	1.0	1.7	1.5

\* Includes lease financing receivables.

Data for 6/30/84 reflect reports received from about two-thirds of all banks, on which preliminary processing had been performed as of August 17. Final data will differ as further editing corrects processing and reporting errors in data for these banks and as reports from the remaining banks are processed.

Table 13

## Total nonaccrual loans as a percentage of total loans\*

## Insured commercial banks

Banks by size and by farm loan ratio	12/31 1982	3/31 1983	6/30 1983	9/30 1983	12/31 1983	3/31 1984	6/30 1984
All banks.....	1.9	2.2	2.2	2.2	2.0	2.0	na
Total assets:							
\$500 million or more.....	2.4	2.8	2.8	2.7	2.5	2.5	na
Less than \$500 million...	1.0	1.2	1.2	1.2	1.1	1.2	1.2
Banks with total assets less than \$500 million--							
Farm loans as percentage of total loans at bank:							
Under 1.....	1.2	1.3	1.2	1.2	1.1	1.1	.9
1 to 4.....	1.0	1.1	1.3	1.3	1.1	1.2	1.0
5 to 9.....	.8	.9	1.0	1.1	1.1	1.2	1.1
10 to 14.....	.9	1.1	1.2	1.1	1.1	1.2	1.3
15 to 19.....	.9	1.2	1.2	1.2	1.2	1.3	1.3
20 to 24.....	.8	1.0	1.1	1.1	1.2	1.3	1.5
25 to 29.....	.7	1.0	1.0	1.2	1.1	1.3	3.5
30 to 34.....	.8	1.1	1.0	1.2	1.1	1.3	1.4
35 to 39.....	.8	1.2	1.1	1.1	1.2	1.6	1.5
40 to 44.....	.8	1.1	1.2	1.2	1.5	1.4	1.7
45 to 49.....	.8	.9	1.2	1.2	1.2	1.8	1.9
50 to 54.....	.8	.9	1.0	1.3	1.8	1.7	1.7
55 to 59.....	.5	.8	.8	1.1	1.1	1.5	1.4
60 to 64.....	.6	.7	.7	1.1	1.4	1.6	2.1
65 to 69.....	.7	.9	.9	1.0	1.1	1.3	1.8
70 to 74.....	.5	.6	.9	1.0	1.1	1.7	1.4
75 to 79.....	.4	.6	.8	1.0	1.4	1.4	1.1
80 and over.....	.2	.3	.5	.6	.8	1.4	1.8

\* Includes lease financing receivables.

Data for 6/30/84 reflect reports received from about two-thirds of all banks, on which preliminary processing had been performed as of August 17. Final data will differ as further editing corrects processing and reporting errors in data for these banks and as reports from the remaining banks are processed.

Table 14

Total renegotiated "troubled" debt as a percentage of total loans\*

## Insured commercial banks

Banks by size and by farm loan ratio	12/31 1982	3/31 1983	6/30 1983	9/30 1983	12/31 1983	3/31 1984	6/30 1984
All banks.....	.4	.4	.4	.3	.2	.2	na
Total assets:							
\$500 million or more.....	.5	.5	.5	.4	.3	.2	na
Less than \$500 million...	.2	.2	.2	.2	.2	.2	.2
Banks with total assets less than \$500 million--							
Farm loans as percentage of total loans at bank:							
Under 1.....	.2	.2	.2	.2	.2	.2	.1
1 to 4.....	.2	.2	.2	.2	.2	.2	.2
5 to 9.....	.2	.2	.2	.2	.2	.2	.2
10 to 14.....	.1	.2	.3	.2	.2	.2	.2
15 to 19.....	.1	.1	.2	.2	.2	.2	.1
20 to 24.....	.1	.1	.2	.1	.2	.2	.2
25 to 29.....	.2	.1	.2	.2	.2	.2	.1
30 to 34.....	.2	.2	.2	.2	.1	.2	.2
35 to 39.....	.2	.2	.3	.3	.3	.3	.3
40 to 44.....	.2	.3	.2	.3	.2	.1	.2
45 to 49.....	.2	.1	.2	.1	.1	.2	.2
50 to 54.....	.2	.2	.1	.1	.2	.2	.2
55 to 59.....	.1	.1	.1	.1	.1	.1	.1
60 to 64.....	.1	.1	.1	.1	.1	.1	.2
65 to 69.....	.2	.1	.2	.1	.1	.1	.1
70 to 74.....	.1	.1	.1	.1	.2	.2	.2
75 to 79.....	.0	.1	.1	.1	.1	.1	.1
80 and over.....	.1	.1	.1	.1	.1	.1	.1

\* Includes lease financing receivables.

Data for 6/30/84 reflect reports received from about two-thirds of all banks, on which preliminary processing had been performed as of August 17. Final data will differ as further editing corrects processing and reporting errors in data for these banks and as reports from the remaining banks are processed.