

# Chart Collection for Morning Briefing

Yardeni Research, Inc.

*January 12, 2023*

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516-972-7683

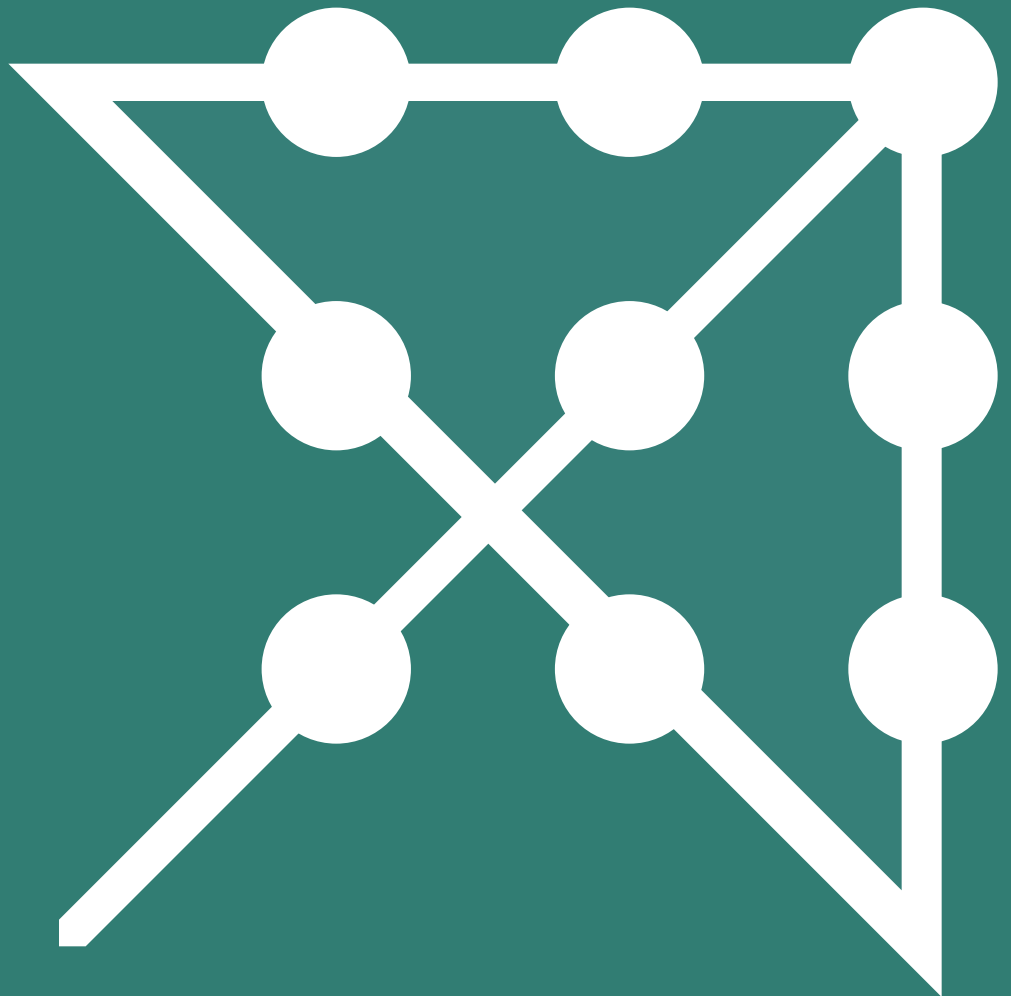
eyardeni@yardeni.com

**Mali Quintana**

480-664-1333

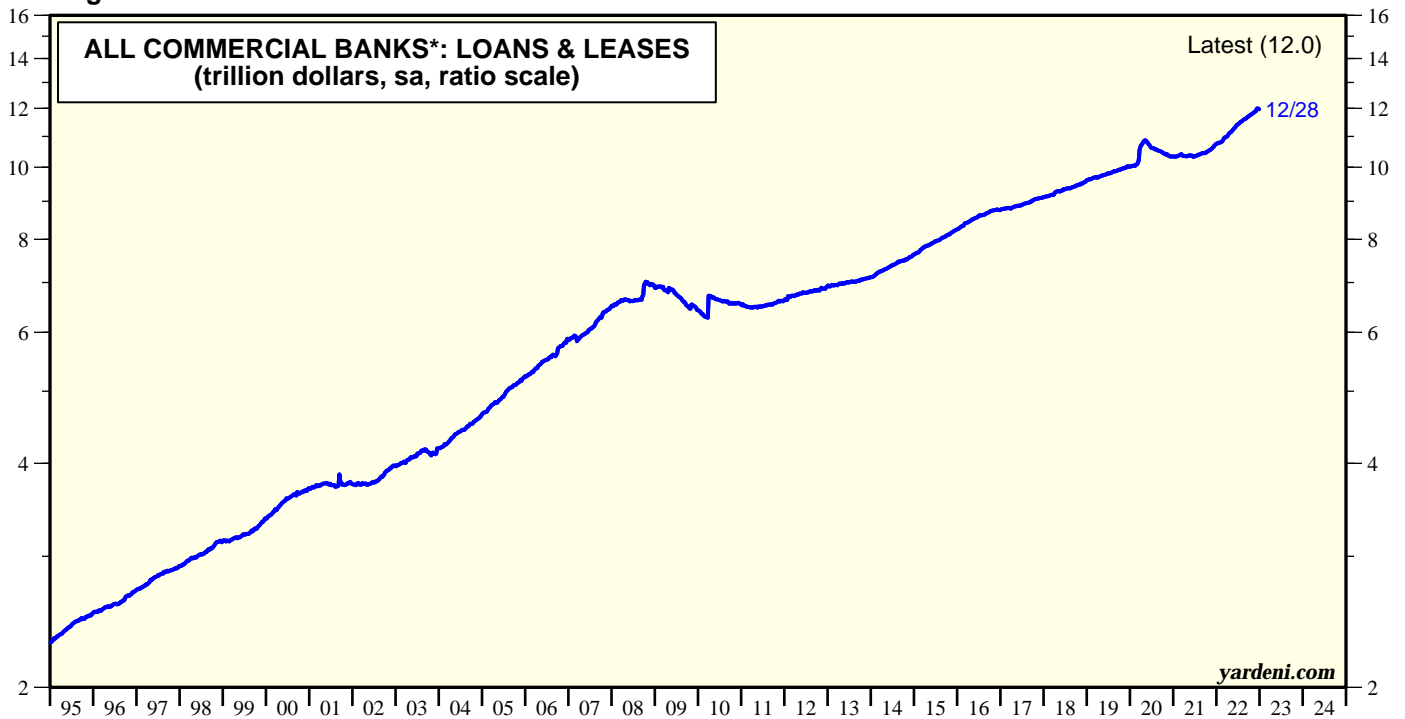
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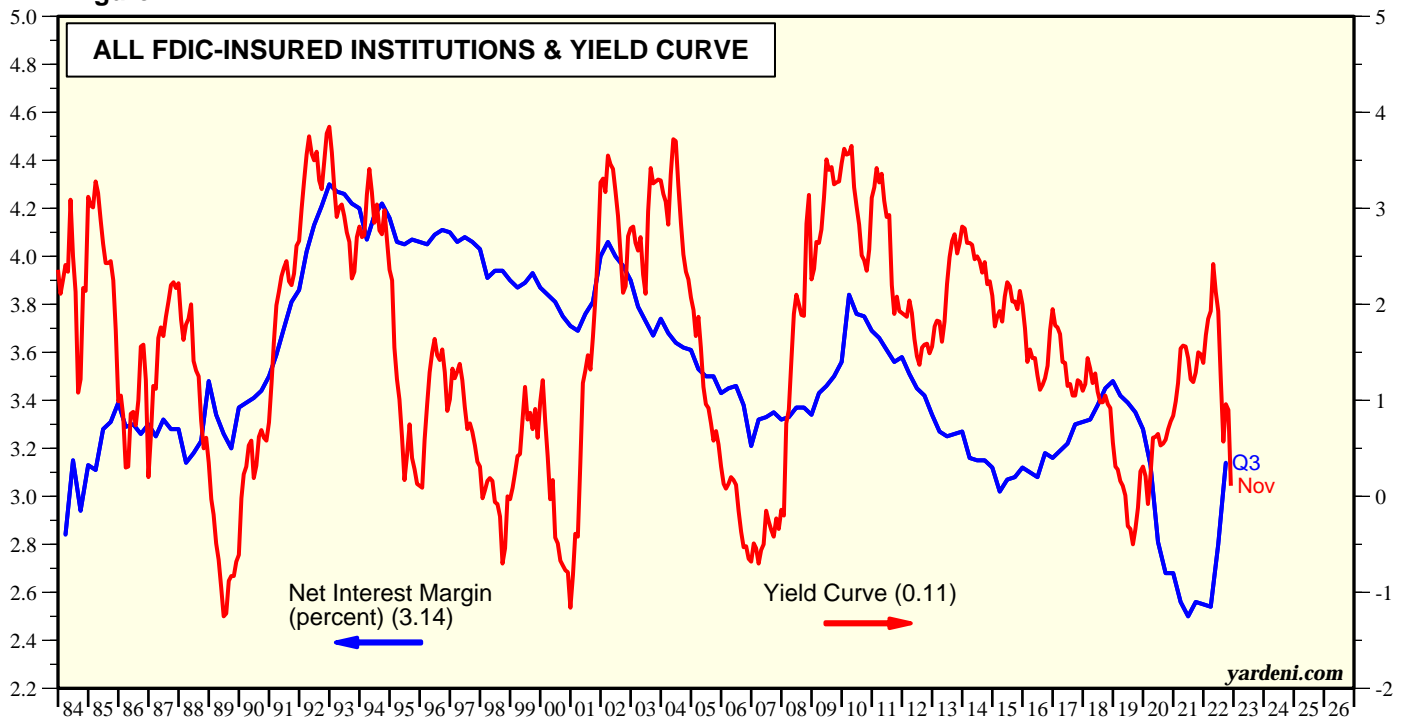
*thinking outside the box*

Figure 1.



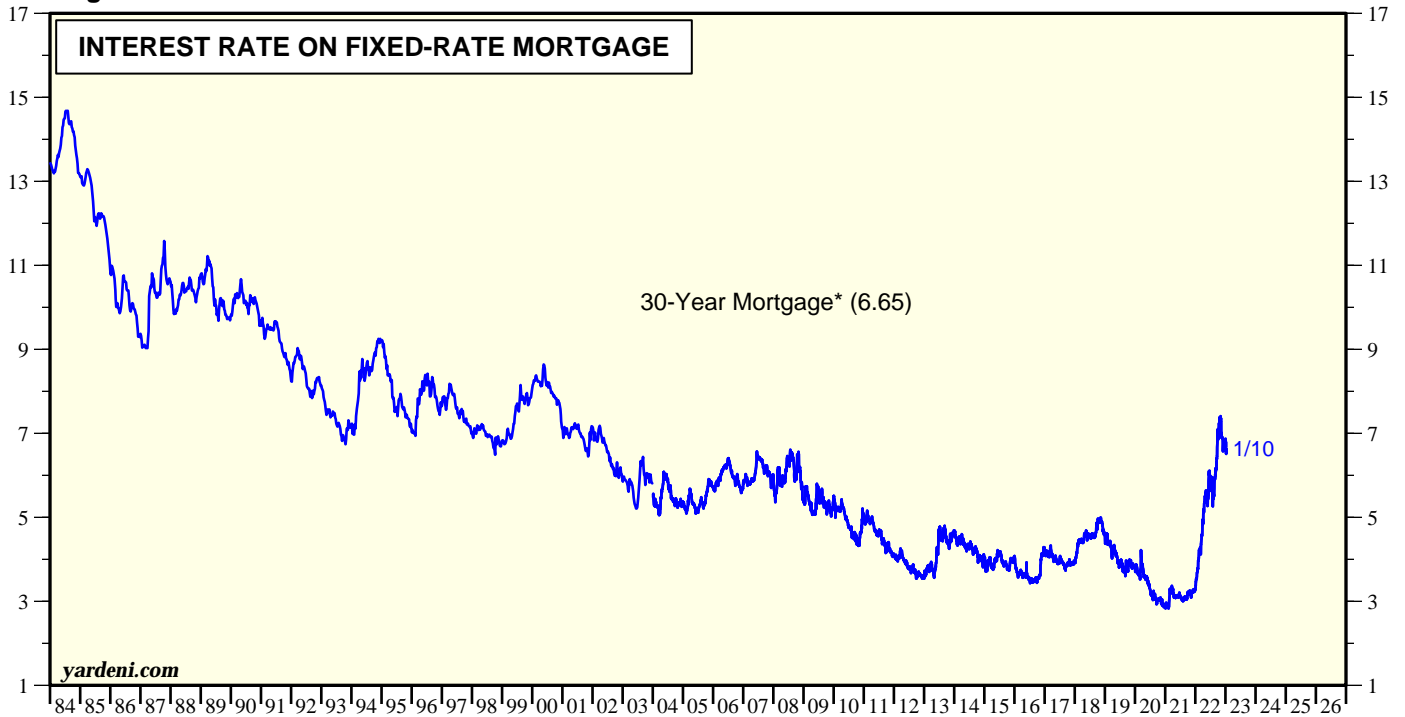
\* Includes domestically chartered commercial banks and foreign-related ones.  
Source: Federal Reserve Board.

Figure 2.



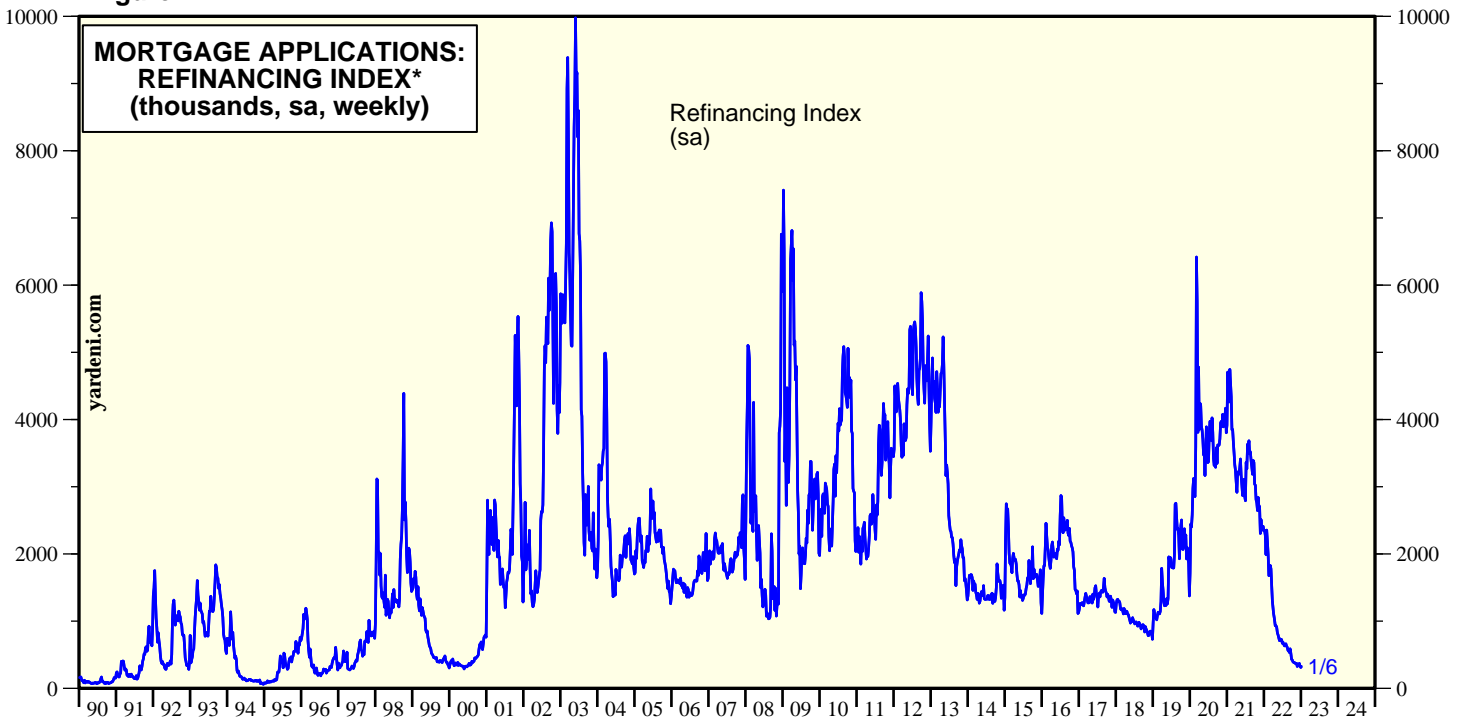
Source: Federal Deposit Insurance Corporation, Quarterly Banking Profile, and The Conference Board.

Figure 3.



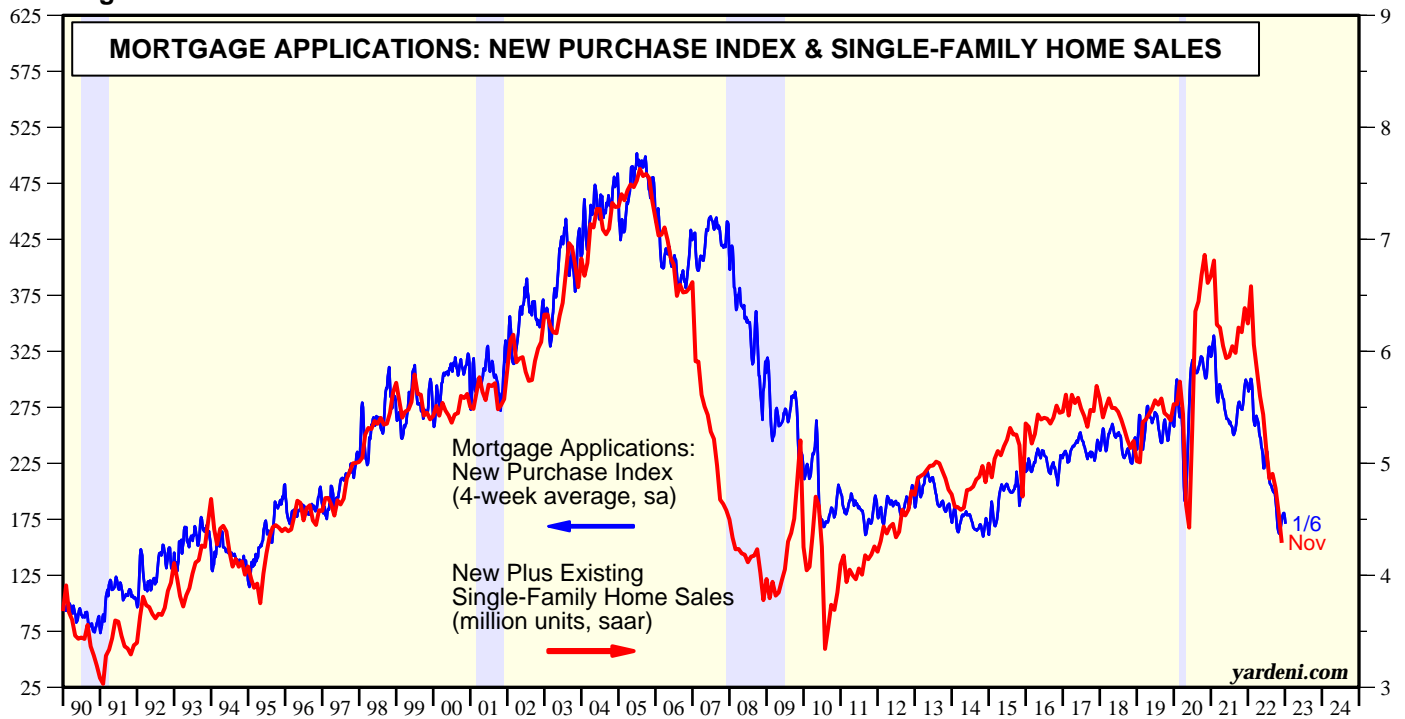
\* Average conventional 30-year commitment rate. Weekly data thru December 2003, daily thereafter.  
Source: FHLMC Primary Mortgage Market Survey.

Figure 4.



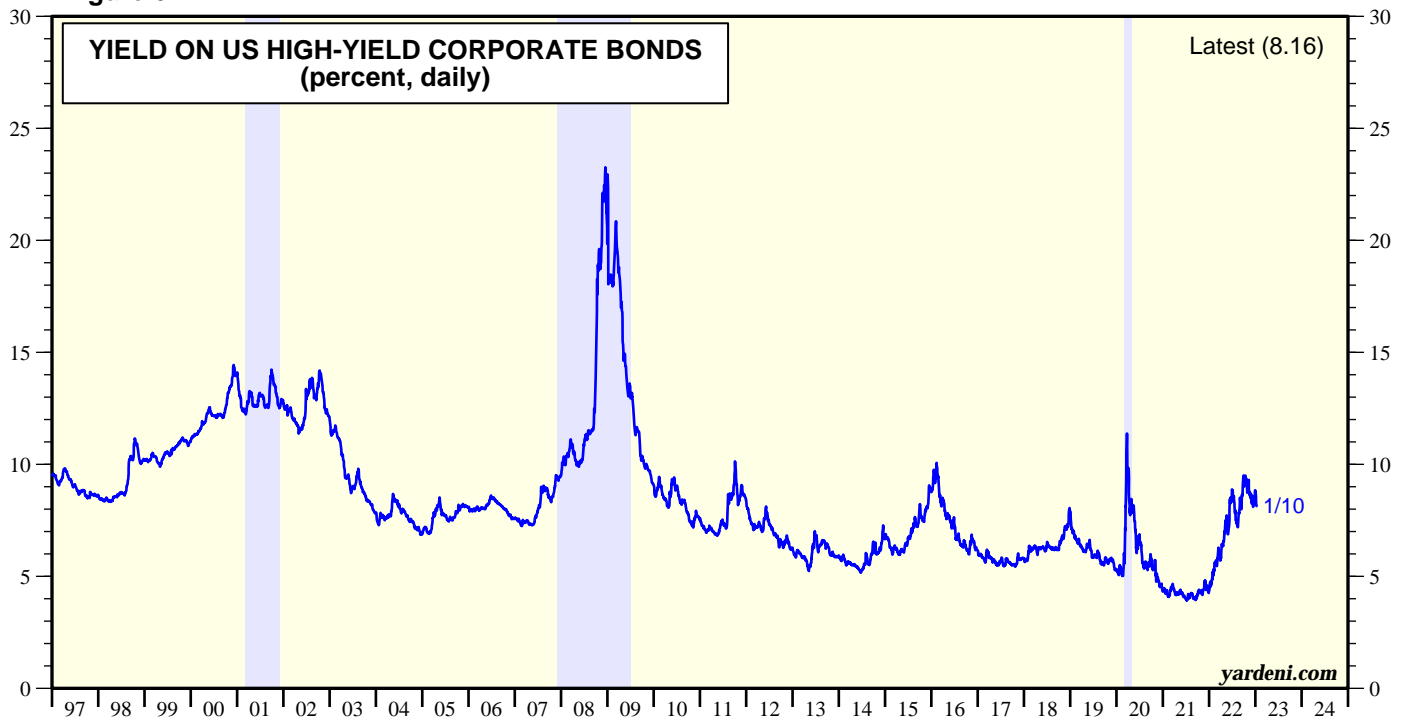
\* March 16, 1990=100.  
Source: Mortgage Bankers Association.

Figure 5.



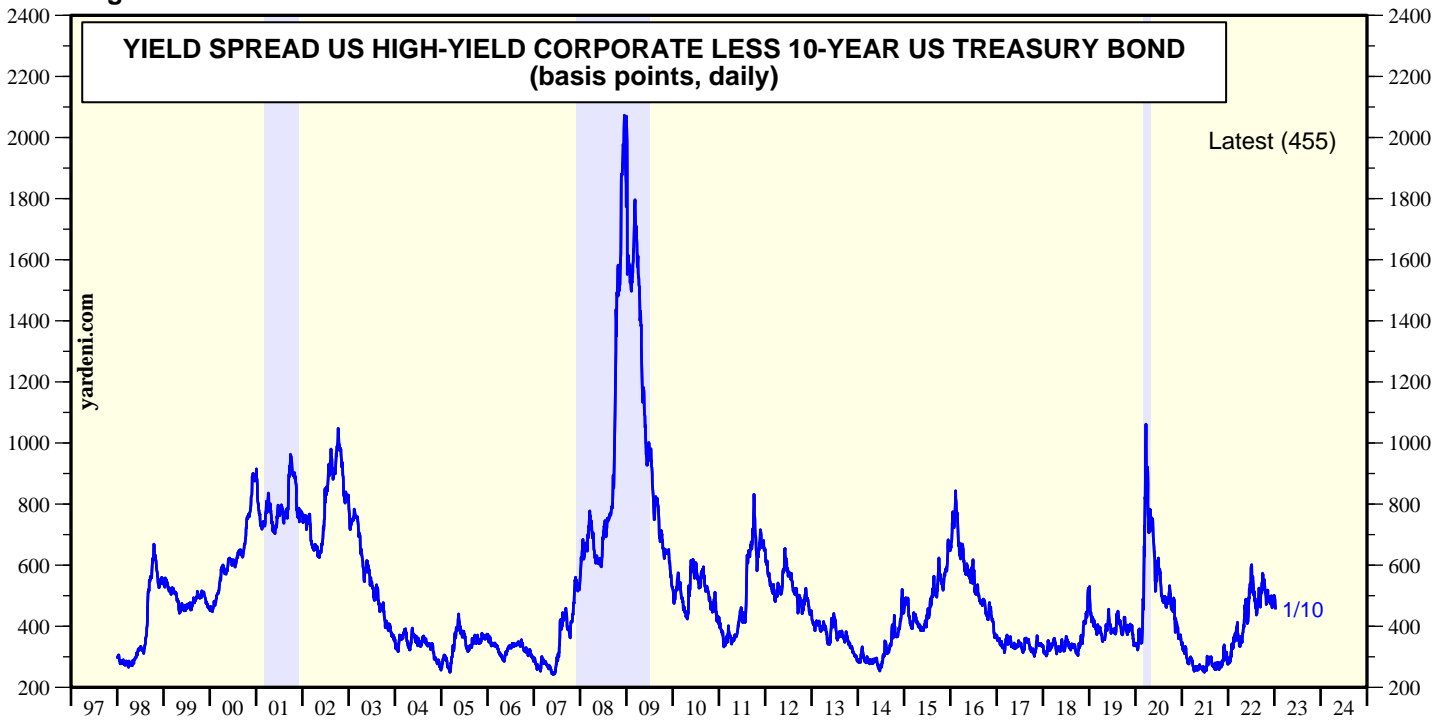
Note: Shaded areas are recessions according to the National Bureau of Economic Research.  
 Source: Mortgage Bankers of America.

Figure 6.



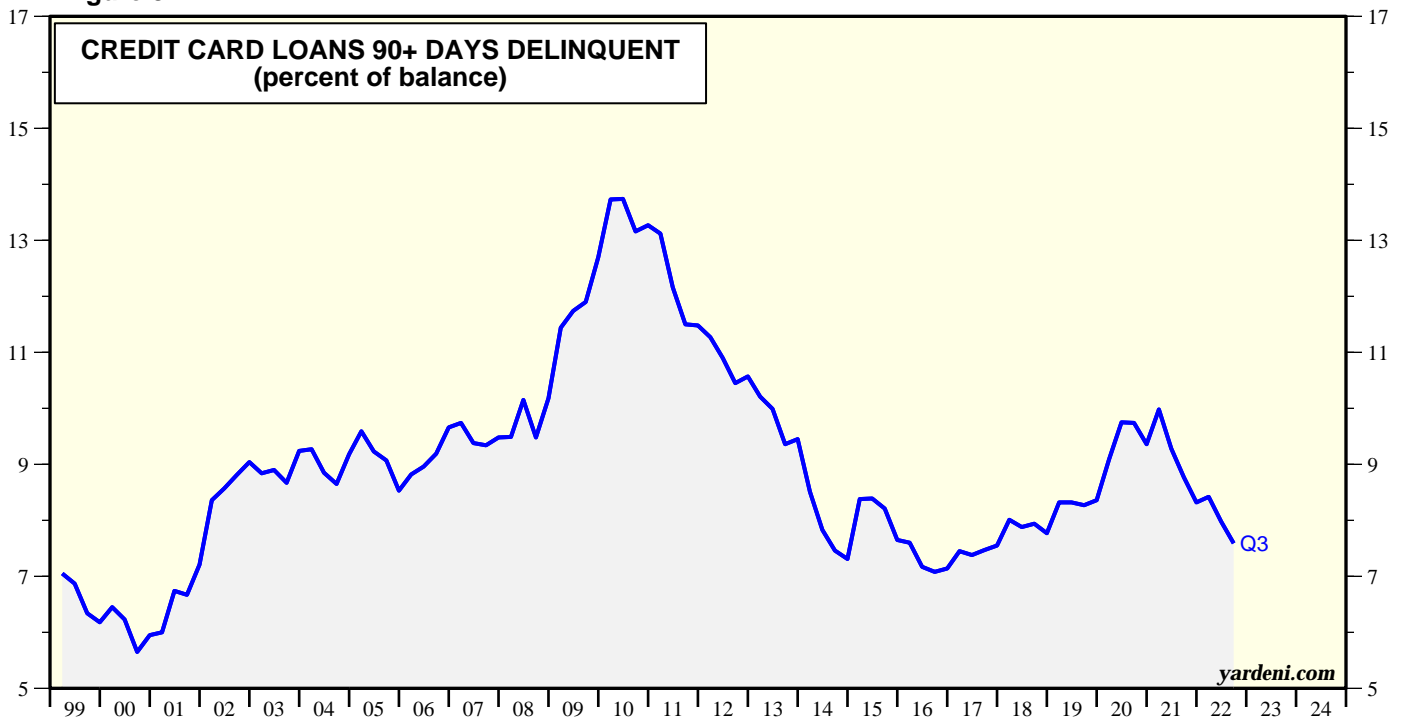
Note: Shaded areas are recessions according to the National Bureau of Economic Research.  
 Source: Bank of America Merrill Lynch.

Figure 7.



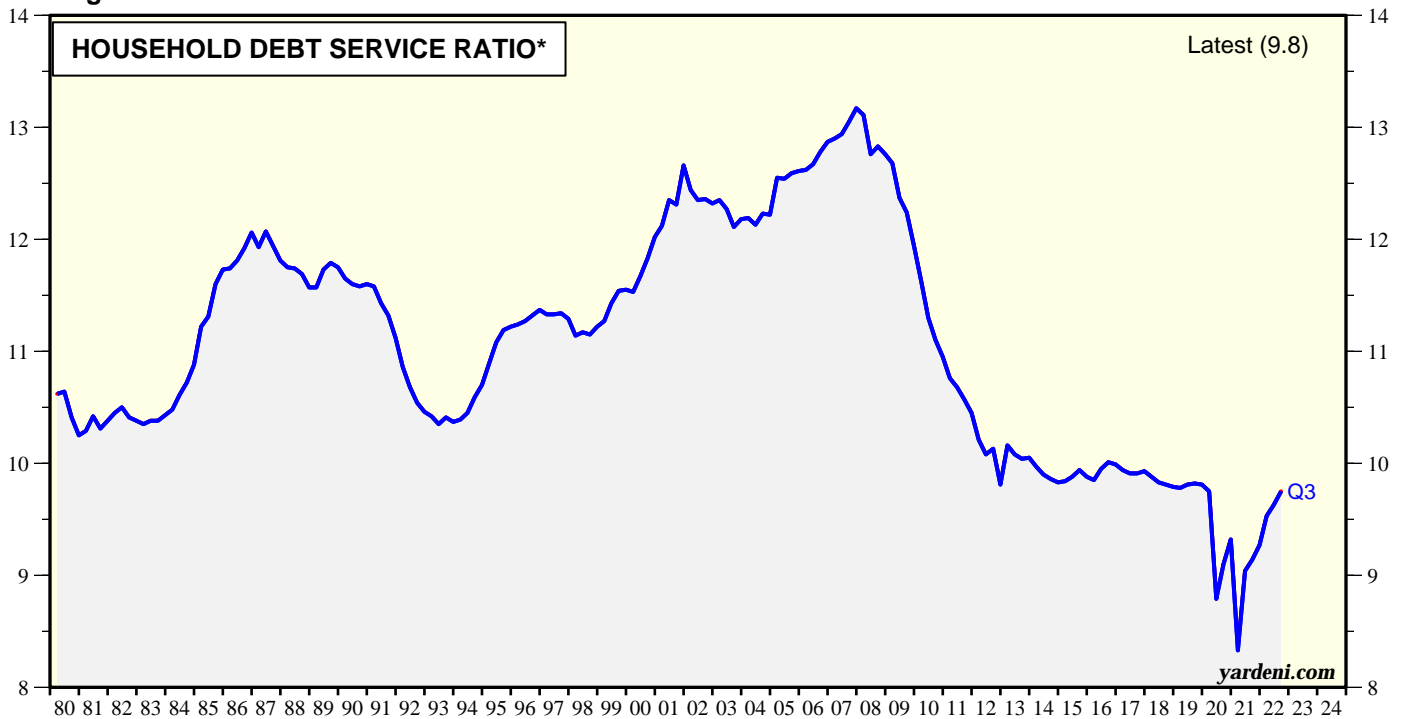
Note: Shaded areas are recessions according to the National Bureau of Economic Research.  
Source: Bank of America Merrill Lynch and Federal Reserve Board.

Figure 8.



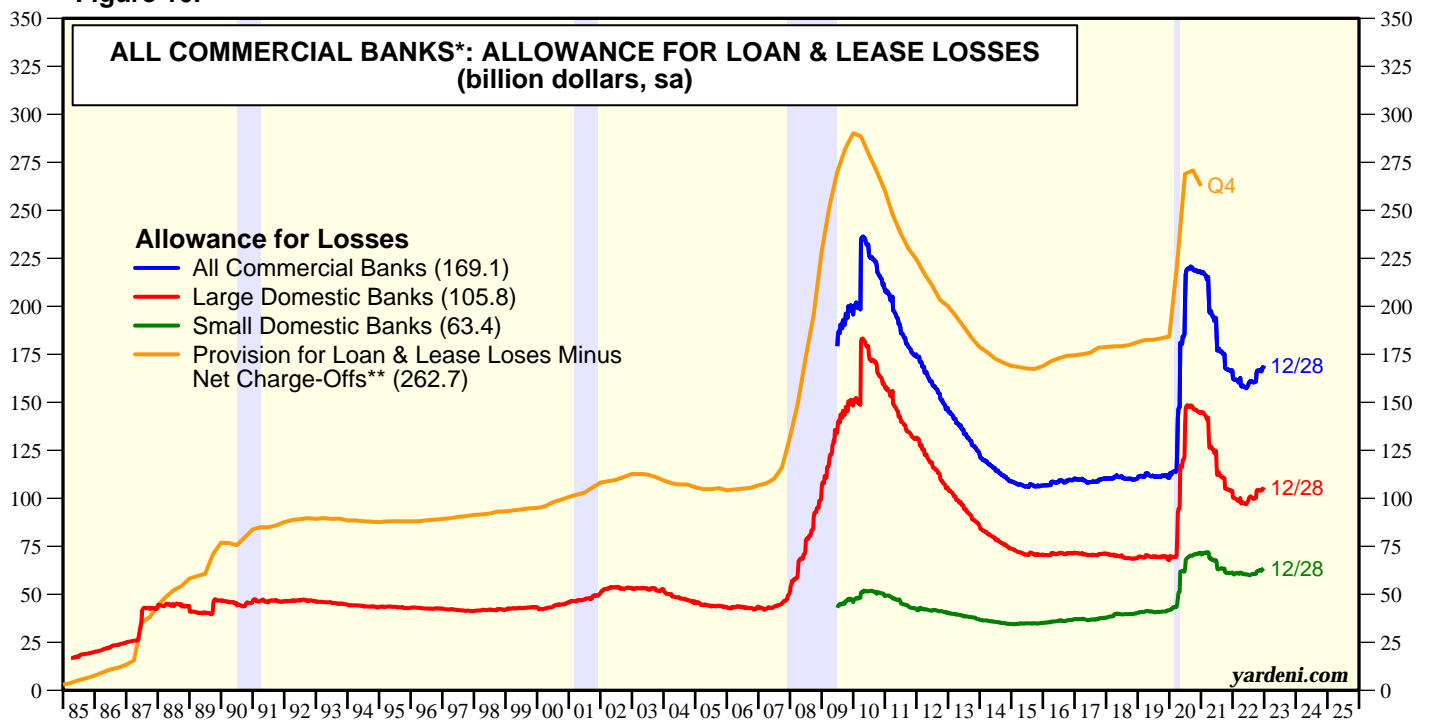
Source: New York Fed Credit Panel.

Figure 9.



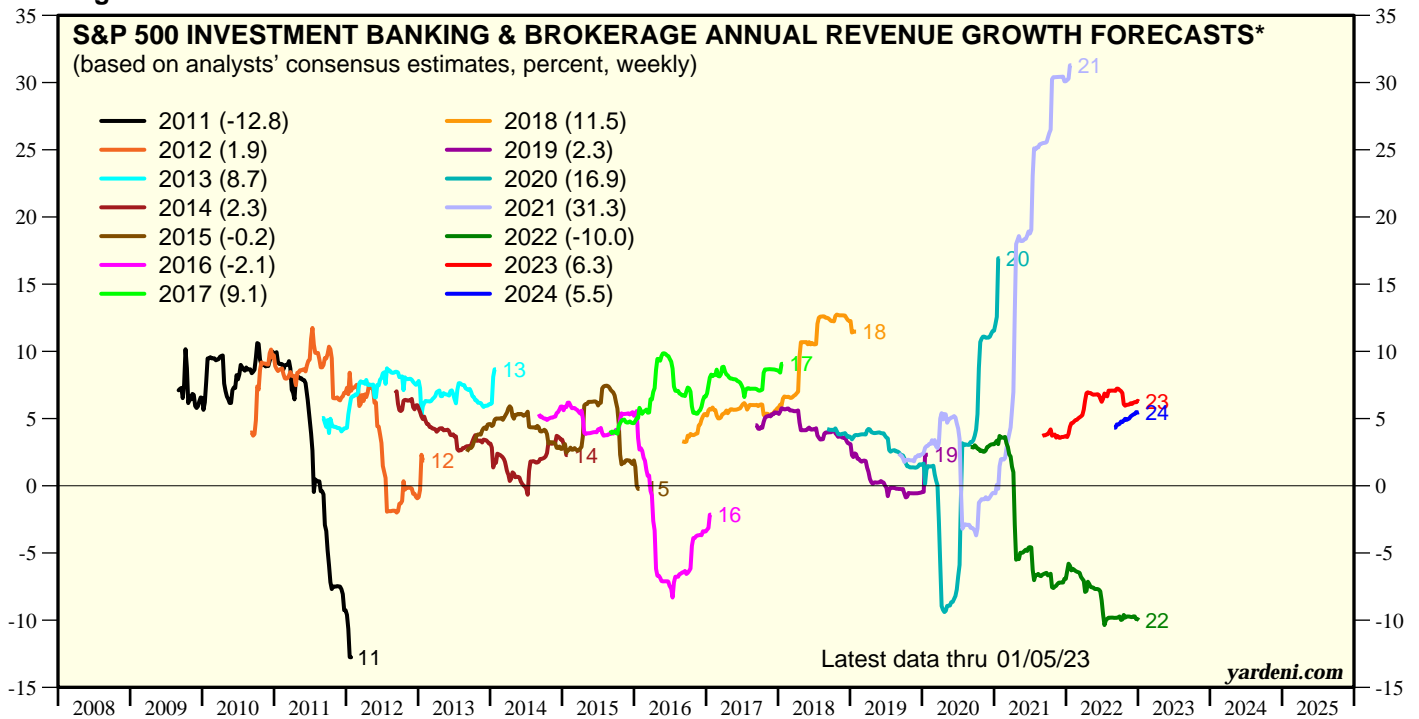
\* Ratio of debt service payments to disposable personal income.  
Source: Federal Reserve Board.

Figure 10.



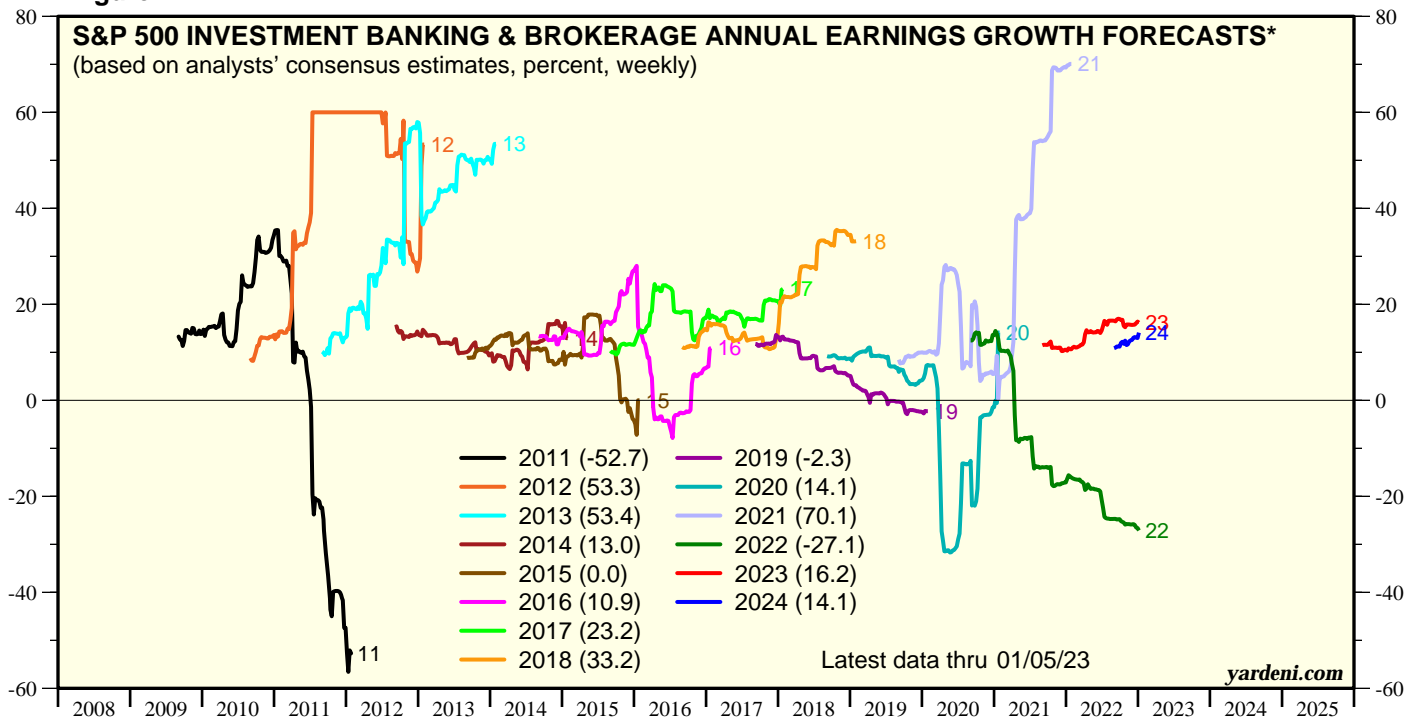
\* Includes domestically chartered commercial banks and foreign-related ones.  
\*\* Cumulative change since 1984. All FDIC-insured financial institutions.  
Note: Shaded areas are recessions according to the National Bureau of Economic Research.  
Source: Federal Reserve Board and Federal Deposit Insurance Corporation, Quarterly Banking Profile.

**Figure 11.**



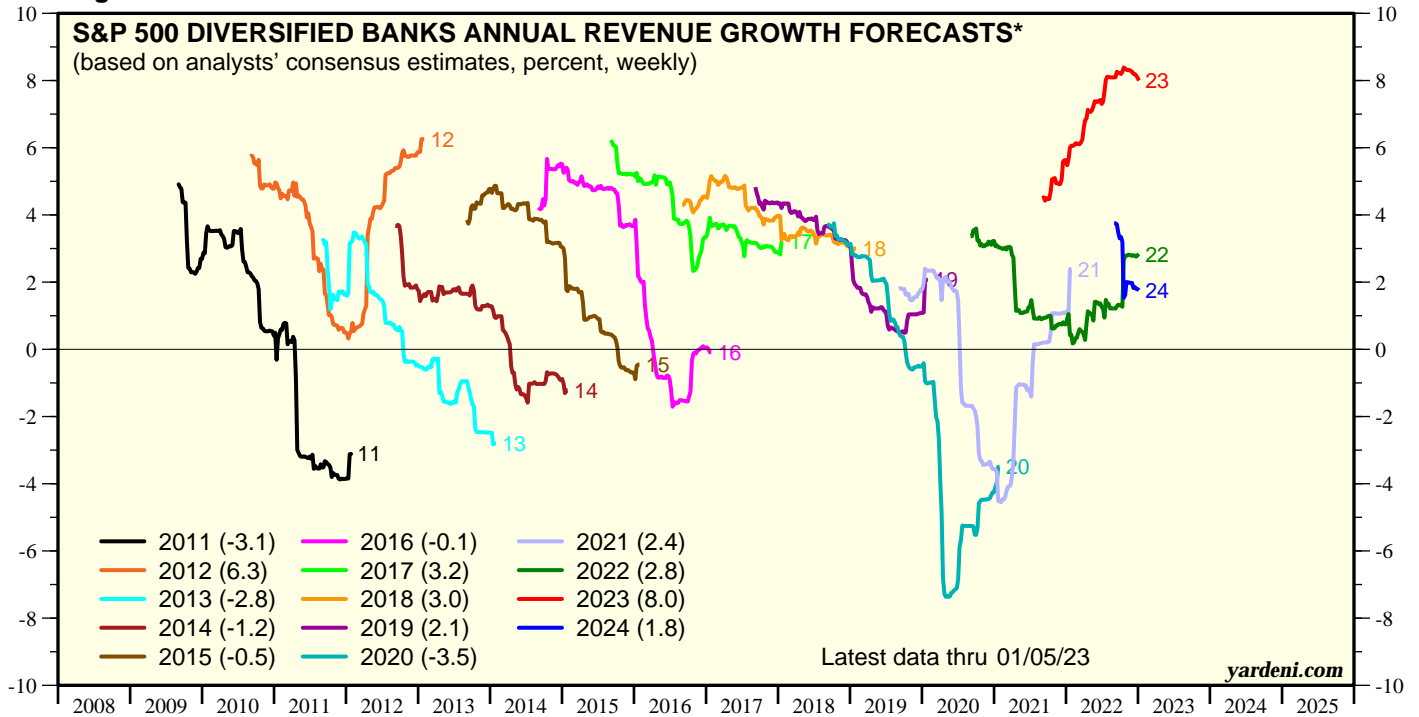
Source: I/B/E/S data by Refinitiv.

**Figure 12.**



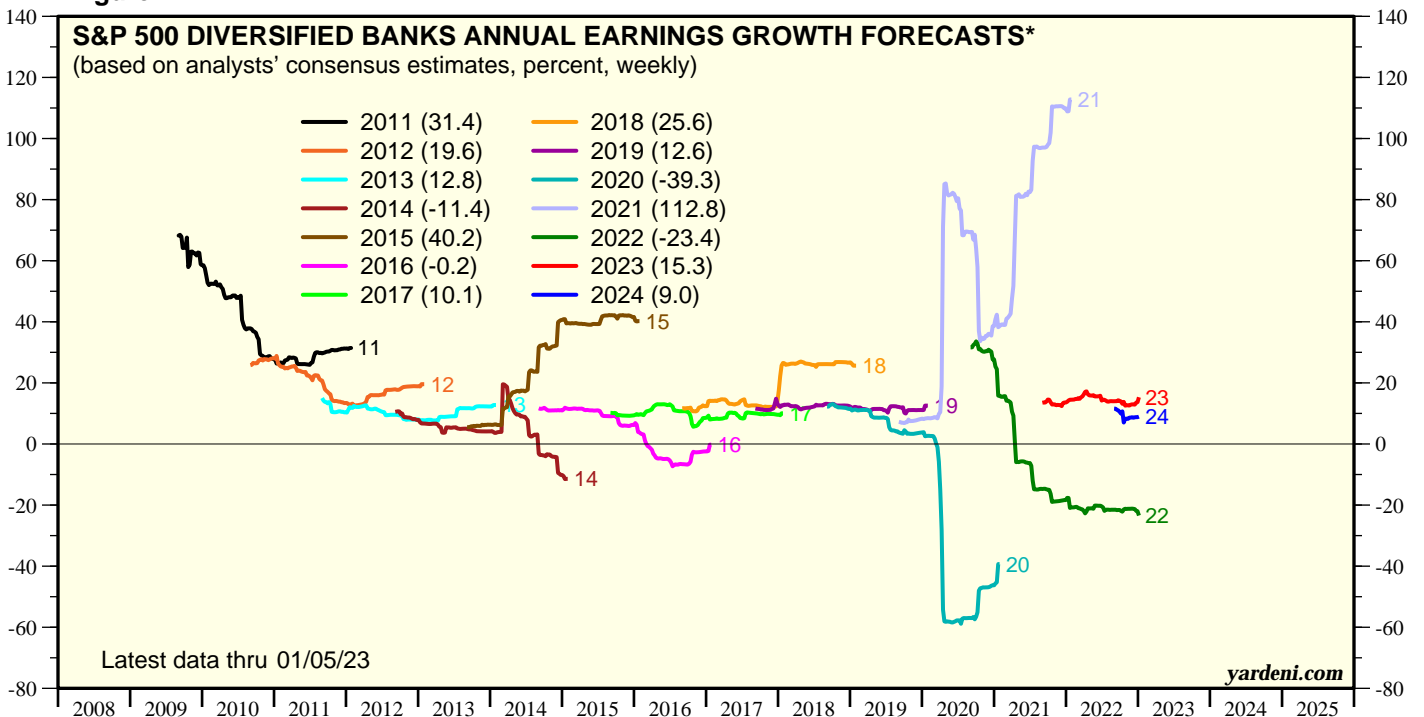
Source: I/B/E/S data by Refinitiv.

**Figure 13.**



Source: I/B/E/S data by Refinitiv.

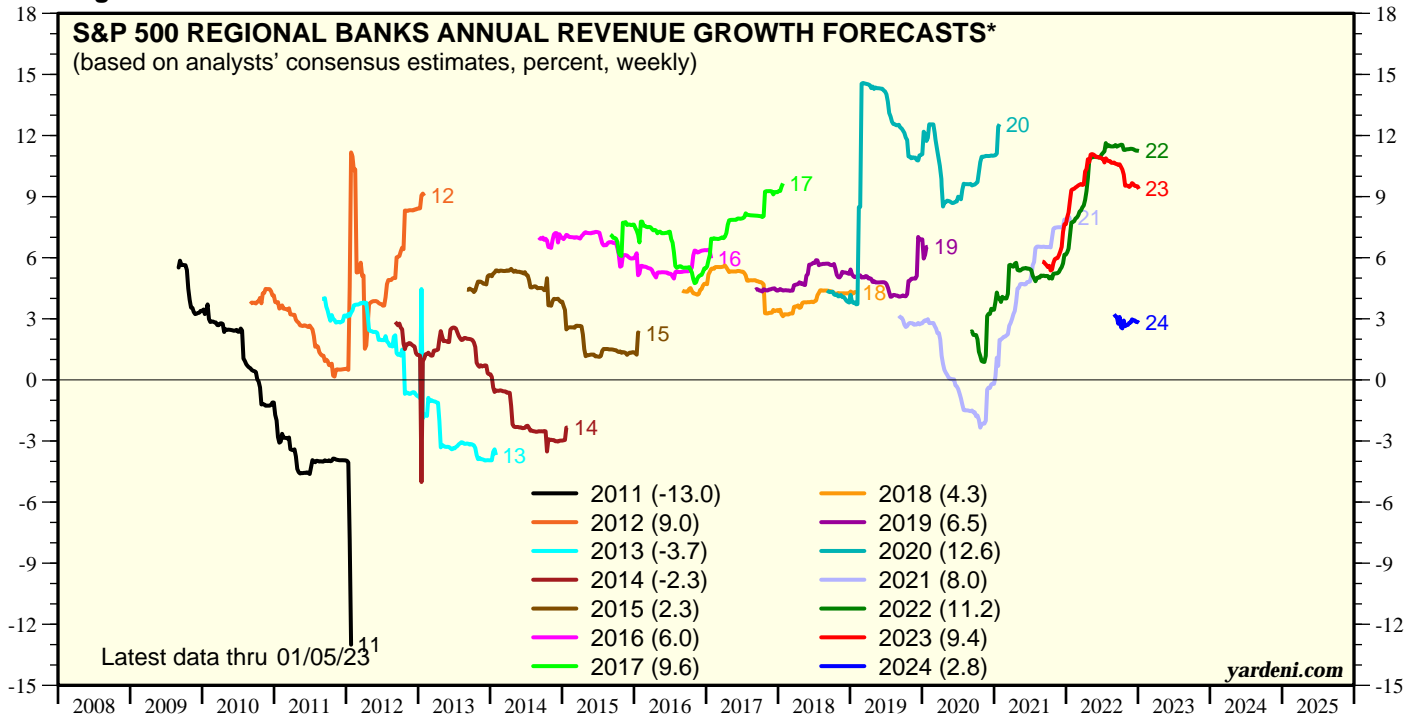
**Figure 14.**



Source: I/B/E/S data by Refinitiv.

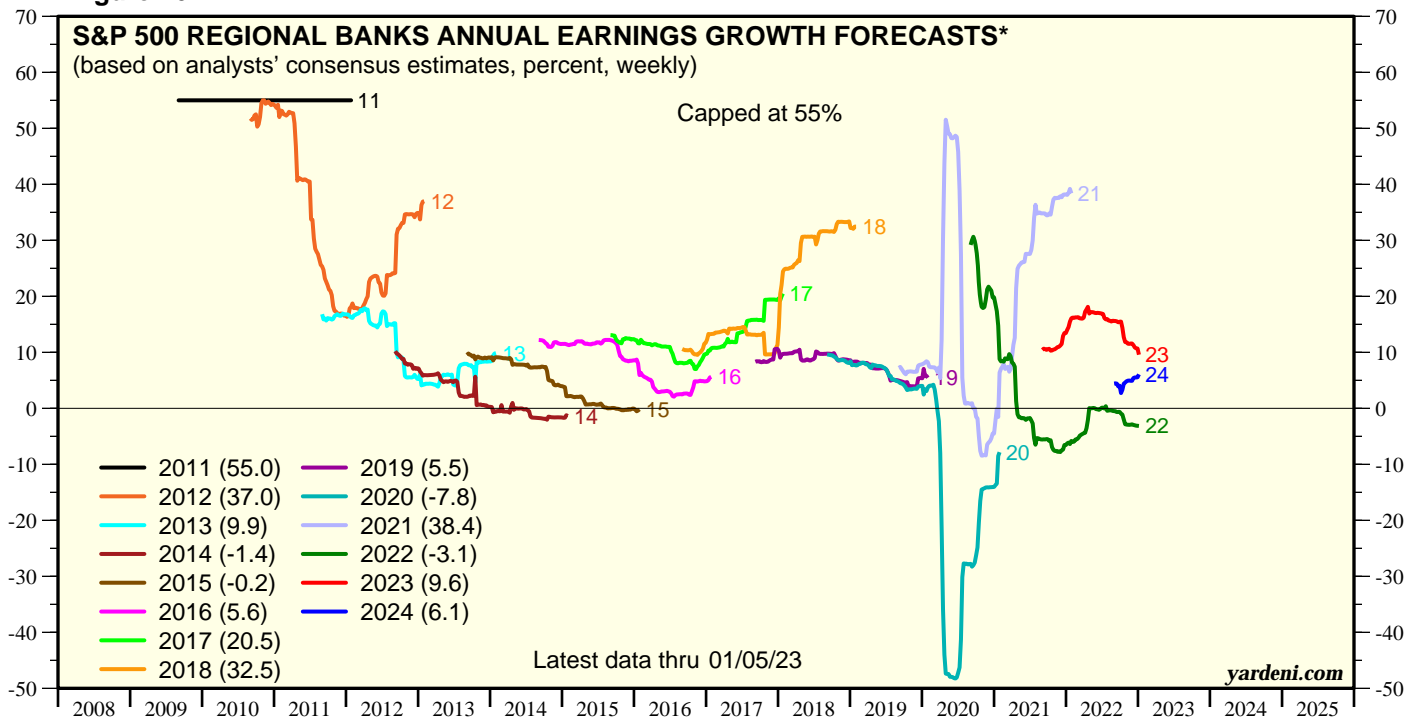


**Figure 15.**



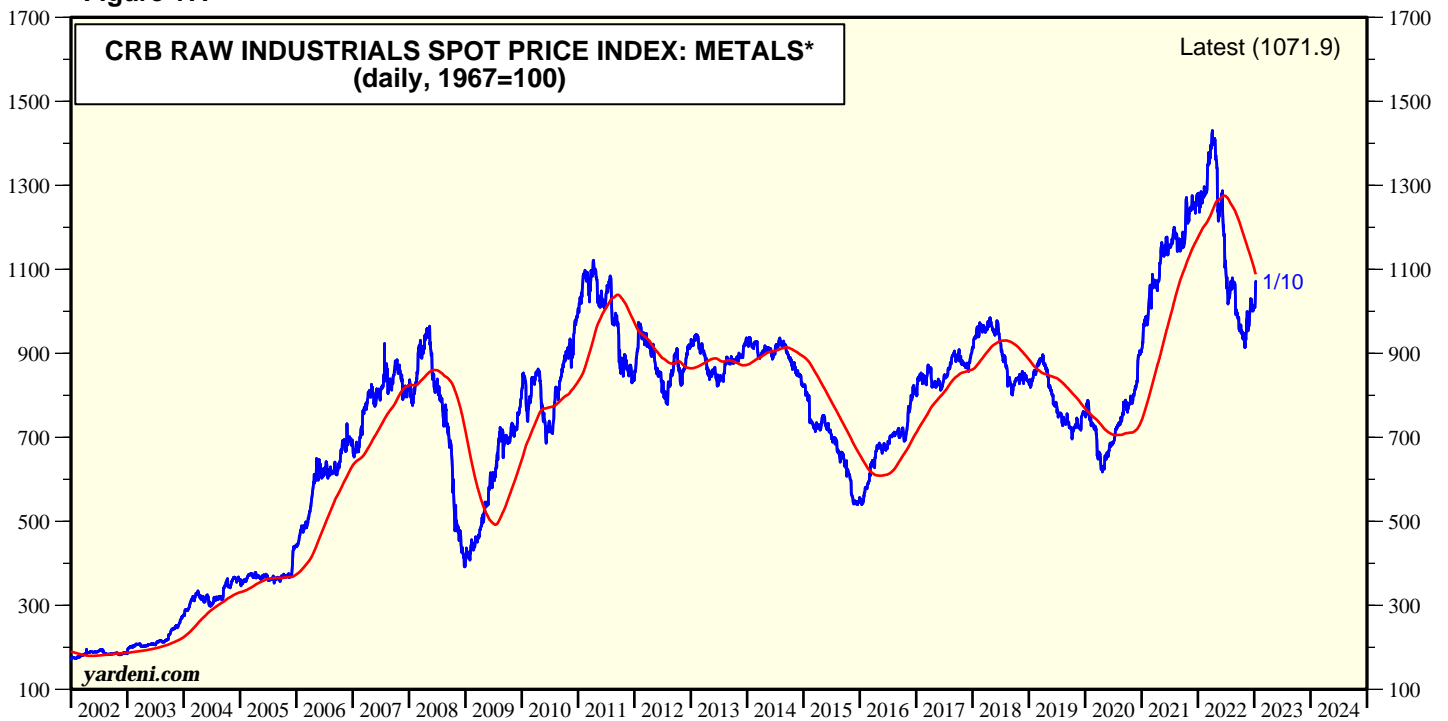
Source: I/B/E/S data by Refinitiv.

**Figure 16.**



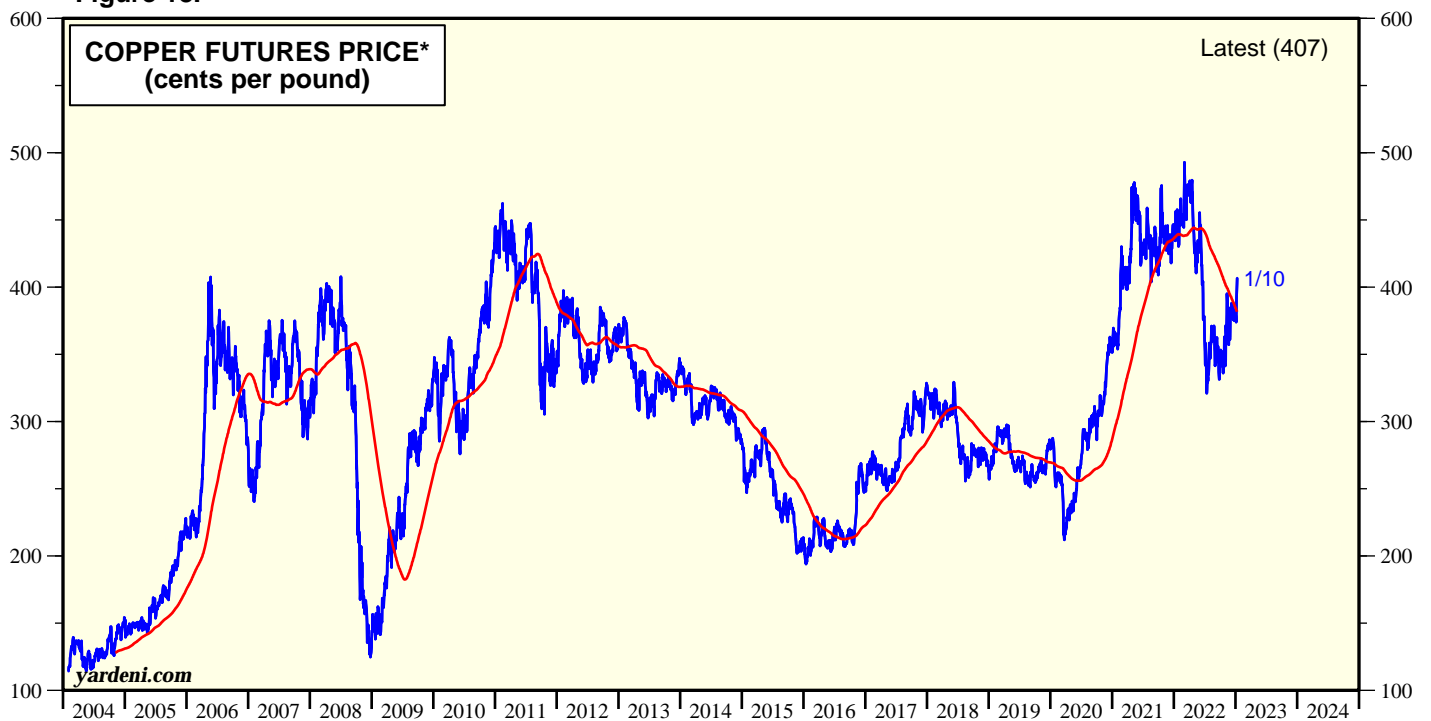
Source: I/B/E/S data by Refinitiv.

Figure 17.



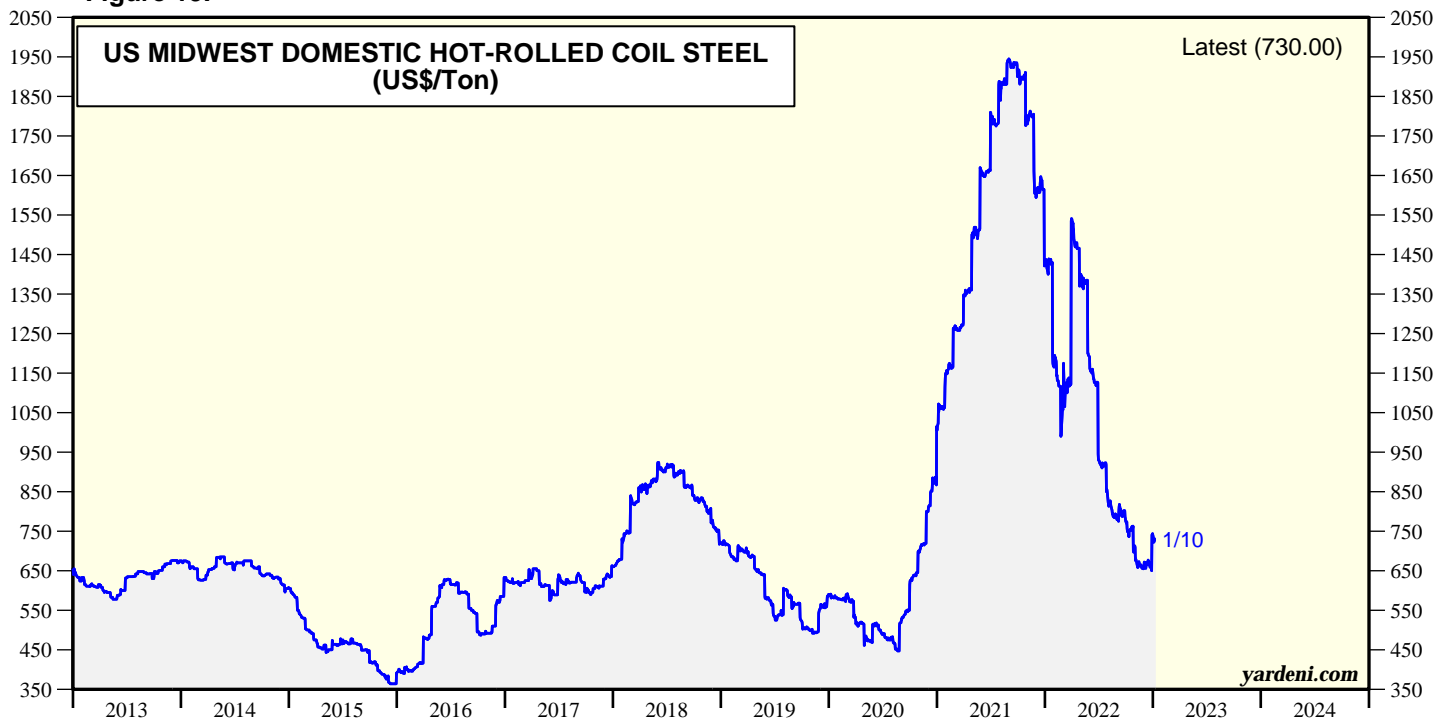
— 200-day moving average  
\* Includes copper scrap, lead scrap, steel scrap, tin, and zinc.  
Source: Haver Analytics.

Figure 18.



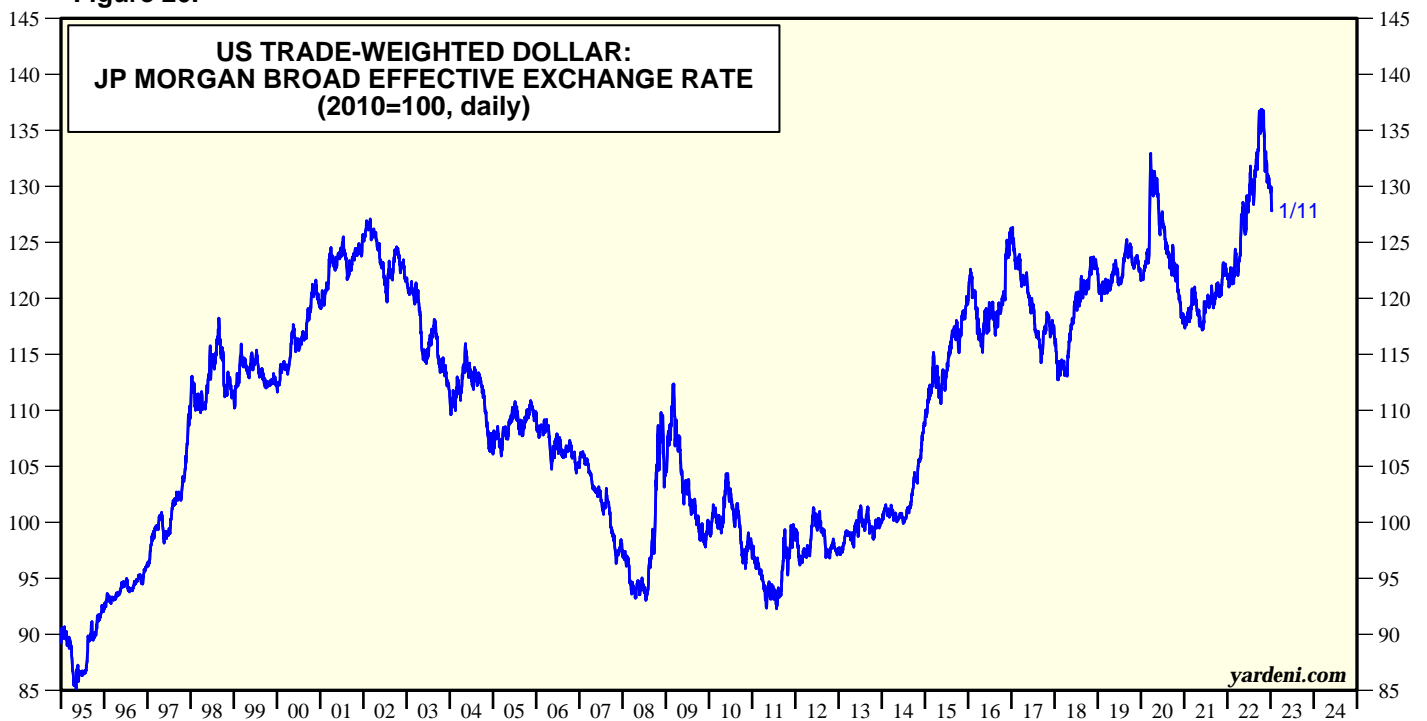
— 200-day moving average  
\* Nearby futures contract.  
Source: Haver Analytics.

**Figure 19.**



Source: Wall Street Journal.

**Figure 20.**



\* Argentina, Australia, Brazil, Bulgaria, Canada, Chile, China, Colombia, Croatia, Czech Republic, Denmark, Ecuador, Egypt, France, Germany, Hong Kong, Hungary, Japan, India, Indonesia, Israel, Italy, Korea, Kuwait, Malaysia, Mexico, Morocco, New Zealand, Nigeria, Norway, Pakistan, Panama, Peru, Philippines, Poland, Romania, Russia Saudi Arabia, Singapore, South Africa, Spain, Sweden, Switzerland, Taiwan, Thailand, Turkey, United Kingdom, Ukraine, Uruguay, Venezuela, Vietnam, and United States.  
Source: JP Morgan.

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