

**Table 1155. Delinquency Rates and Charge-Off Rates on Loans at Insured Commercial Banks: 1990 to 2007**

[In percent. Annual averages of quarterly figures, not seasonally adjusted. Delinquent loans are those past due 30 days or more and still accruing interest as well as those in nonaccrual status. They are measured as a percentage of end-of-period loans. Charge-offs, which are the value of loans removed from the books and charged against loss reserves, are measured net of recoveries as a percentage of average loans and annualized]

Type of loan	1990	2000	2001	2002	2003	2004	2005	2006	2007
<b>DELINQUENCY RATES</b>									
<b>Total loan</b> . . . . .	<b>5.33</b>	<b>2.18</b>	<b>2.61</b>	<b>2.69</b>	<b>2.33</b>	<b>1.80</b>	<b>1.57</b>	<b>1.57</b>	<b>2.06</b>
Real estate . . . . .	6.10	1.89	2.13	1.99	1.76	1.44	1.37	1.48	2.28
Residential <sup>1</sup> . . . . .	(NA)	2.11	2.29	2.11	1.83	1.55	1.55	1.73	2.57
Commercial <sup>2</sup> . . . . .	(NA)	1.49	1.79	1.71	1.54	1.20	1.07	1.12	1.94
Consumer . . . . .	3.83	3.55	3.67	3.51	3.28	3.08	2.81	2.90	3.13
Credit cards . . . . .	(NA)	4.50	4.86	4.87	4.47	4.11	3.70	4.01	4.25
Other . . . . .	(NA)	2.98	3.03	2.79	2.67	2.46	2.24	2.21	2.46
Leases . . . . .	1.97	1.59	2.11	2.24	1.91	1.33	1.28	1.26	1.20
Commercial and industrial . . . . .	5.34	2.22	3.08	3.84	3.34	2.19	1.51	1.27	1.23
Agricultural . . . . .	3.84	2.54	2.63	2.51	2.50	1.68	1.30	1.11	1.21
<b>CHARGE-OFF RATES</b>									
<b>Total loan</b> . . . . .	<b>1.44</b>	<b>0.66</b>	<b>0.95</b>	<b>1.07</b>	<b>0.86</b>	<b>0.60</b>	<b>0.54</b>	<b>0.42</b>	<b>0.60</b>
Real estate . . . . .	0.85	0.10	0.19	0.16	0.17	0.09	0.06	0.09	0.23
Residential . . . . .	(NA)	0.12	0.24	0.16	0.19	0.10	0.08	0.11	0.26
Commercial <sup>2</sup> . . . . .	(NA)	0.05	0.13	0.15	0.13	0.07	0.05	0.06	0.19
Consumer . . . . .	1.82	2.36	2.75	3.17	2.91	2.68	2.75	2.05	2.48
Credit cards . . . . .	3.46	4.46	5.46	6.22	5.64	4.87	4.84	3.64	3.99
Other . . . . .	1.03	1.14	1.28	1.48	1.44	1.34	1.38	1.06	1.55
Leases . . . . .	0.66	0.31	0.66	1.08	0.86	0.42	0.58	0.17	0.24
Commercial and industrial . . . . .	1.29	0.76	1.43	1.75	1.24	0.53	0.26	0.29	0.49
Agricultural . . . . .	0.21	0.25	0.63	0.45	0.35	0.19	0.07	0.10	0.10

NA Not available. <sup>1</sup> Residential real estate loans include loans secured by one- to four-family properties, including home equity lines of credit. <sup>2</sup> Commercial real estate loans include construction and land development loans, loans secured by multifamily residences, and loans secured by nonfarm, nonresidential real estate.

Source: Federal Financial Institutions Examination Council (FFIEC), *Consolidated Reports of Condition and Income* (1990–2000: FFIEC 031 through 034; beginning 2001: FFIEC 031 & 041).