

**Table 1164. Delinquency Rates on Loans at Insured Commercial Banks:
1990 to 2006**

[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]

Type of loan	1990	1995	2000	2001	2002	2003	2004	2005	2006
Total loans	5.33	2.48	2.18	2.61	2.69	2.33	1.80	1.57	1.57
Real estate	6.10	2.94	1.89	2.13	1.99	1.76	1.44	1.38	1.48
Residential ¹	(NA)	2.20	2.11	2.29	2.11	1.83	1.55	1.55	1.73
Commercial ²	(NA)	3.94	1.49	1.79	1.71	1.54	1.20	1.07	1.11
Consumer	3.83	3.09	3.55	3.67	3.51	3.28	3.08	2.81	2.90
Credit cards	(NA)	3.74	4.50	4.86	4.87	4.47	4.11	3.70	4.01
Other	(NA)	2.67	2.98	3.03	2.79	2.67	2.46	2.23	2.21
Leases	1.97	0.79	1.59	2.11	2.24	1.91	1.33	1.28	1.26
Commercial and industrial	5.34	1.95	2.22	3.08	3.84	3.34	2.19	1.51	1.28
Agricultural	3.84	2.50	2.54	2.63	2.51	2.50	1.68	1.30	1.31

NA Not available. ¹ Residential real estate loans include loans secured by one- to four-family properties, including home equity lines of credit. ² 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).