

Charge-Off Rates
All Banks, NSA

---Real estate loans---				---Consumer loans---						
	All	Residen- tial /1	Commer- cial /2	All	Credit cards	Other	Leases	C&I loans	Agri- cultural loans	Total loans and leases
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85:1	0.18	n.a.	n.a.	0.84	2.00	0.47	0.37	0.86	1.99	0.58
85:2	0.24	n.a.	n.a.	1.00	2.34	0.57	0.67	1.09	3.58	0.75
85:3	0.25	n.a.	n.a.	1.15	2.70	0.65	0.83	1.30	3.34	0.84
85:4	0.49	n.a.	n.a.	1.51	2.98	1.01	1.03	1.89	6.66	1.24
86:1	0.24	n.a.	n.a.	1.37	3.24	0.70	0.52	0.97	3.02	0.75
86:2	0.38	n.a.	n.a.	1.45	3.26	0.79	0.64	1.35	4.76	0.96
86:3	0.44	n.a.	n.a.	1.48	3.39	0.77	0.74	1.43	3.55	1.01
86:4	0.66	n.a.	n.a.	1.75	3.43	1.09	0.90	1.94	5.79	1.30
87:1	0.37	n.a.	n.a.	1.47	3.51	0.68	0.95	0.85	3.71	0.76
87:2	0.41	n.a.	n.a.	1.49	3.40	0.75	0.68	1.13	2.31	0.85
87:3	0.46	n.a.	n.a.	1.41	3.12	0.73	0.64	1.00	0.56	0.84
87:4	0.66	n.a.	n.a.	1.72	3.29	1.07	0.91	1.54	2.28	1.32
88:1	0.36	n.a.	n.a.	1.46	3.21	0.70	0.42	0.81	0.37	0.89
88:2	0.64	n.a.	n.a.	1.48	3.25	0.72	0.50	1.28	0.66	1.14
88:3	0.44	n.a.	n.a.	1.48	3.16	0.76	0.38	0.94	0.25	1.00
88:4	0.53	n.a.	n.a.	1.65	3.18	0.97	0.50	1.26	0.38	1.20
89:1	0.37	n.a.	n.a.	1.56	3.12	0.85	0.50	0.64	0.16	0.75
89:2	0.45	n.a.	n.a.	1.54	3.24	0.79	0.43	0.83	0.64	1.05
89:3	0.55	n.a.	n.a.	1.48	3.02	0.78	0.40	0.83	0.03	0.97
89:4	0.75	n.a.	n.a.	1.83	3.29	1.14	0.70	1.85	0.53	1.90
90:1	0.57	n.a.	n.a.	1.68	3.19	0.95	0.77	1.00	-0.19	1.31
90:2	0.71	n.a.	n.a.	1.72	3.36	0.95	0.52	1.33	0.21	1.64
90:3	0.81	n.a.	n.a.	1.74	3.51	0.90	0.64	1.16	0.20	1.15
90:4	1.23	n.a.	n.a.	2.18	3.87	1.34	0.70	1.70	0.43	1.66
91:1	0.76	0.16	1.31	2.21	4.24	1.19	0.91	1.05	0.23	1.20
91:2	0.97	0.18	1.78	2.32	4.79	1.06	0.66	1.70	0.47	1.72
91:3	1.05	0.21	1.96	2.31	4.81	1.02	0.75	1.77	0.72	1.65
91:4	1.44	0.26	2.72	2.47	4.66	1.29	0.84	2.34	0.94	1.86
92:1	0.90	0.16	1.65	2.37	4.88	1.02	0.72	1.36	0.24	1.25
92:2	0.97	0.21	1.73	2.26	4.93	0.86	0.60	1.19	0.39	1.21
92:3	1.25	0.28	2.51	2.03	4.32	0.83	0.53	1.28	0.38	1.31
92:4	1.31	0.31	2.53	2.24	4.58	1.00	0.82	1.34	0.36	1.41
93:1	0.67	0.17	1.28	1.83	4.06	0.64	0.46	0.65	0.08	0.86
93:2	0.77	0.25	1.46	1.75	3.94	0.58	0.32	0.77	0.23	0.89
93:3	0.62	0.20	1.20	1.66	3.60	0.60	0.34	0.59	0.02	0.75
93:4	0.64	0.22	1.22	1.68	3.38	0.71	0.37	0.72	0.44	0.91
94:1	0.34	0.14	0.63	1.48	3.27	0.46	0.04	0.21	0.18	0.48
94:2	0.37	0.18	0.68	1.41	3.07	0.46	0.07	0.28	0.17	0.58
94:3	0.27	0.13	0.50	1.38	2.93	0.47	0.14	0.17	0.18	0.42
94:4	0.37	0.19	0.67	1.54	3.02	0.64	0.14	0.31	0.58	0.55
95:1	0.14	0.10	0.22	1.45	2.95	0.51	0.03	0.13	-0.06	0.39
95:2	0.26	0.13	0.50	1.62	3.34	0.56	0.22	0.11	0.16	0.45
95:3	0.16	0.12	0.24	1.79	3.60	0.65	0.07	0.29	0.06	0.51
95:4	0.20	0.14	0.31	2.12	3.99	0.89	0.19	0.36	0.28	0.62
96:1	0.10	0.10	0.11	2.14	4.20	0.79	0.16	0.23	0.11	0.55
96:2	0.11	0.10	0.13	2.24	4.48	0.79	0.22	0.26	0.33	0.57
96:3	0.10	0.09	0.11	2.30	4.44	0.89	0.33	0.20	0.25	0.56
96:4	0.10	0.11	0.10	2.55	4.70	1.08	0.26	0.26	0.26	0.64
97:1	0.04	0.08	-0.02	2.57	4.90	0.98	0.24	0.16	-0.02	0.57
97:2	0.06	0.10	0.00	2.70	5.39	0.95	0.25	0.21	0.24	0.62

97:3	0.06	0.08	0.01	2.75	5.46	0.99	0.21	0.31	0.19	0.65
97:4	0.08	0.11	0.04	2.90	5.48	1.20	0.38	0.36	0.23	0.69
98:1	0.05	0.08	-0.00	2.63	5.13	1.02	0.28	0.27	0.08	0.60
98:2	0.03	0.07	-0.03	2.59	5.30	0.92	0.28	0.33	0.13	0.59
98:3	0.06	0.08	0.01	2.53	5.13	0.96	0.28	0.37	0.23	0.68
98:4	0.08	0.09	0.05	2.70	5.21	1.16	0.30	0.59	0.44	0.70
99:1	0.05	0.08	0.01	2.47	4.90	1.00	0.29	0.42	0.26	0.60
99:2	0.07	0.10	0.02	2.03	4.16	0.83	0.32	0.52	0.37	0.54
99:3	0.10	0.15	0.03	2.21	4.35	1.06	0.27	0.51	0.45	0.57
99:4	0.12	0.15	0.06	2.36	4.48	1.18	0.37	0.76	0.33	0.69
00:1	0.07	0.11	0.03	2.30	4.55	1.00	0.28	0.50	0.15	0.56
00:2	0.08	0.10	0.04	2.08	4.23	0.83	0.29	0.66	0.20	0.57
00:3	0.10	0.12	0.06	2.30	4.63	0.91	0.30	0.66	0.48	0.61
00:4	0.12	0.14	0.08	2.71	4.97	1.28	0.42	1.10	0.52	0.83

Note. 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.

Delinquent loans are those past due thirty 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.

Banks are insured U.S.-chartered commercial banks.

Size, where used, is measured by consolidated assets adjusted for mergers; where used, "other" banks are those smaller than the 100 largest.

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.

NSA Not seasonally adjusted.

SA Seasonally adjusted.

C&I Commercial and industrial.

n.a. Not available.

Source. Federal Financial Institutions Examination Council (FFIEC) Consolidated Reports of Condition and Income (FFIEC 031 through 034).