

Report No. 82
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 Data as of December 31, 2010

A quarterly service furnished by the Retail Banking Division
 New York Bankers Association

For this report the state is divided into three reporting groups based on asset size. If enough data is received for each of the loan categories, it will be shown by size; otherwise, only a statewide total may be shown. The asset separation is shown below.

- **BANKS WITH ASSETS UNDER \$250 MILLION**
- **BANKS WITH ASSETS BETWEEN \$250 AND \$999 MILLION**
- **BANKS WITH ASSETS ONE BILLION DOLLARS AND OVER**

In the Residential Mortgage category, the report shows both the dollars delinquent as a percentage of outstandings and the percentage of the number of loans past due.

NYBA also supplies an estimated statewide change in outstandings based on the reports from banks that submitted data in both the preceding quarter and this quarter. If there are large unexplained changes in outstandings between the quarters (which might have been the result of acquisitions or sales of loans), that bank's data will not be used in the increase/decrease calculations.

2010 CHARGE OFF REPORT INSTALMENT LOANS

Year	Under 250M Net C/O	250M – 999M Net C/O	1 Billion and Over Net C/O	# of Banks	Statewide Net C/O
2008	0.77%	0.56%	0.61%	37	0.60%
2009	0.55%	0.97%	0.75%	36	0.79%
2010	0.87%	0.29%	0.63%	38	0.57%

The information was supplied by 38 banks. Recoveries averaged 33% statewide; 11% in banks under \$250 million; 40% in banks between \$250 -999 million and 33% in banks \$1 billion and over. In those banks that were able to report bankruptcies, they averaged 31% of net charge-offs statewide; 8% in banks under \$250 million; 43% in banks between \$250 -999 million and 34% in banks \$1 billion and over.

HOME EQUITY – REVOLVING

Year	Under 250M Net C/O	250M – 999M Net C/O	1 Billion and Over Net C/O	# of Banks	Statewide Net C/O
2008	0.10%	0.00%	0.11%	33	0.113%
2009	0.18%	0.27%	0.21%	31	0.223%
2010	0.00%	0.59%	0.22%	35	0.265%

No charge-offs or recoveries were reported by banks in the under \$250M category. Recoveries averaged 3.8%% statewide, 5.1% in banks between \$250 - 999 million and 3.3% in banks \$1 billion and over. Only banks in the \$250 - 999 range reported any bankruptcies in this category and they averaged 69% of net charge-offs.

HOME EQUITY – LOANS

Year	Under 250M Net C/O	250M – 999M Net C/O	1 Billion and Over Net C/O	# of Banks	Statewide Net C/O
2008	0.29%	0.09%	0.05%	28	0.056%
2009	0.00%	0.21%	0.56%	26	0.051%
2010	0.38%	0.19%	0.27%	29	0.269%

The information was supplied by 29 banks. Recoveries averaged 17% statewide, 0.0% in banks under \$250 million, 1.0% in banks between \$250 -999 million and 18.3% in banks \$1 billion and over. In those banks that reported bankruptcies they averaged 32% statewide.

CREDIT CARDS

Year	Under 250M Net C/O	250M – 999M Net C/O	1 Billion and Over Net C/O	# of Banks	Statewide Net C/O
2008	NSD	NSD	NSD	7	0.95%
2009	NSD	NSD	NSD	6	1.26%
2010	NSD	NSD	NSD	7	2.45%

NSD = Not sufficient data

Only seven banks supplied data in this category, so the only breakdown will be statewide. Recoveries averaged 2.66% and in those banks that were able to report bankruptcies, they averaged 7.1% of net charge-offs.

REVOLVING CREDIT -- UNSECURED

Year	Under 250M Net C/O	250M – 999M Net C/O	1 Billion and Over Net C/O	# of Banks	Statewide Net C/O
2008	3.25%	2.67%	2.32%	34	2.39%
2009	2.15%	0.99%	3.92%	28	3.02%
2010	1.74%	0.41%	3.58%	34	2.81%

The information was supplied by 34 banks. Recoveries averaged 12.5% statewide; 9% in banks under \$250 million; 55% in banks between \$250 -999 million and 9.4% in banks \$1 billion and over. In those banks that were able to report bankruptcies, they averaged 32% of net charge-offs statewide; no banks under 250M reported bankruptcies, 45% in banks between \$250 -999 million and 29% in banks \$1 billion and over.

SUMMARY – QUARTER ENDING 12/31/10

TOTAL INSTALMENT LOANS – The statewide delinquency increased 17 basis points from 1.40% to 1.57% based on data from 42 banks. Banks with assets under \$250 million increased 35 basis points from 3.49% to 3.84% ; banks with assets between \$250-999 increased 24 basis points from 1.12% to 1.36% and banks \$1 billion and over increased 15 basis points from 1.40% to 1.55%. The statewide figure of 1.57% was 11 basis points lower than the 1.68% reported last year. Outstandings decreased an estimated 2.0%.

PERSONAL LOANS – Delinquency statewide rose 11 basis points from 1.62% to 1.73%. Banks with assets under \$250 million rose 9 basis points from 4.76% to 4.85%; banks with assets between \$250-999 million increased 32 basis points from 1.02% to 1.34% and banks \$1 billion and over increased 4 basis points from 1.62% to 1.66%. The statewide figure of 1.73% was 25 basis points below the 1.98% reported last year. Outstandings decreased an estimated 3.7%.

AUTO - DIRECT – Delinquency statewide decreased 5 basis points from 2.12% to 2.07%. Banks with assets under \$250 million rose 4 basis points from 2.90% to 2.94%; banks with assets between \$250-999 million increased 18 basis points from 1.09% to 1.27% and banks \$1 billion and over dropped 47 basis points from 3.37% to 2.90%. The statewide total of 2.07% was 112 basis points under the 3.19% reported last year. Outstandings decreased an estimated 5.2%.

AUTO - DEALER – Delinquency statewide rose 12 basis points from 1.21% to 1.33%. Banks with assets under \$250 million increased 240 basis points from 2.14% to 4.54%; banks with assets between \$250-999 rose 9 basis points from 1.05% to 1.14% and banks \$1 billion and over rose 12 basis points from 1.25% to 1.37%. The statewide 1.33% was 8 basis points lower than the 1.41% reported last year. Outstandings decreased an estimated 0.95%.

HOME IMPROVEMENT – The statewide delinquency dropped 51 basis points from 2.76% to 2.25%. Banks with assets under \$250 million rose 18 basis points from 1.42% to 1.60%; banks with assets between \$250-999 million fell 109 basis points from 4.31% to 3.22 and banks \$1 billion and over rose 41 basis points from 0.56% to 0.97%. The statewide total of 2.25% was 14 basis points below the 2.39% reported last year. Outstandings decreased an estimated 2.2%.

BOAT LOANS – The statewide delinquency increased 144 basis points from 2.03% to 3.47%. Banks with assets under \$250 million dropped 70 basis points from 4.93% to 4.23%; banks with assets between \$250-999 million increased 221 basis points from 1.11% to 3.32%; and banks \$1 billion and over rose 81 basis points from 2.76% to 3.57%. The statewide total of 3.47% was 130 basis points over the 2.17% reported last year. Outstandings decreased an estimated 3.4%.

RECREATIONAL VEHICLES – The statewide delinquency increased 114 basis points from 1.86% to 3.00%. Banks with assets under \$250 million increased 104 basis points from 3.49% to 4.53%; banks with assets between \$250-999 million rose 56 basis points from 0.94% to 1.50% and banks \$1 billion and over increased 122 basis points from 1.94% to 3.16%. The statewide total of 3.00% was 1 basis point over the 2.99% reported last year. Outstandings decreased an estimated 4.0%.

MOBILE HOMES – The statewide delinquency rose 1 basis point from 2.32% to 2.33%. Banks with assets under \$250 million fell 32 basis points from 2.36% to 2.04%; banks with assets between \$250-999 dropped 248 basis points from 4.13% to 1.65% and banks \$1 billion and over rose 28 basis points from 2.20% to 2.48%. The statewide total of 2.33% was 42 basis points below the 2.75% reported last year. Outstandings decreased an estimated 1.5%.

OTHER LOANS – The delinquency in this broad category of business, and other miscellaneous loans increased 55 basis points from 2.38% to 2.93%. Banks with assets under \$250 million rose by 32 basis points from 4.22% to 4.54%; banks with assets between \$250-999 jumped 237 basis points from 2.63% to 5.00% and banks \$1 billion and over increased 31 basis points from 2.02% to 2.33%. The statewide total of 2.93% was 55 basis points above the 2.38% reported last year. Outstandings decreased an estimated 0.93%.

HOME EQUITY - REVOLVING – Based on data from 37 banks, statewide delinquency increased 18 basis points from 1.71% to 1.89%. Banks with assets under \$250 million decreased 37 basis points from 1.78% to 1.41%; banks with assets between \$250-999 million rose 6 basis points from 0.96% to 1.02% and banks \$1 billion and over increased 27 basis points from 2.05% to 2.32%. The statewide 1.89% was 51 basis points over the 1.38% reported last year. Outstandings decreased an estimated 0.3%.

HOME EQUITY - LOAN – Based on data from 33 banks, statewide delinquency increased 26 basis points from 1.16% to 1.42%. Banks with assets under \$250 million jumped 233 basis points from 2.65% to 4.98%; banks with assets between \$250-999 million rose 53 basis points from 1.21% to 1.74% and banks \$1 billion and over increased 18 basis points from 1.13% to 1.31%. The statewide delinquency of 1.42% was 45 basis points over the 0.97% reported last year. Outstandings decreased an estimated 1.2%.

RESIDENTIAL MORTGAGE – The percentage of the number of loans delinquent will be shown in () immediately following the dollar figures. Statewide delinquency increased 68(57) basis points from 5.05%(3.29%) to 5.73%(3.86%) based on data from 40 banks. These figures were 305(137) basis points over the 2.68%(2.49%) reported last year. Banks with assets under \$250 million increased 147(57) basis points from 3.43%(3.13%) to 4.90% (3.70%); banks with assets between \$250-999 million increased 93(81) basis points from 1.78%(1.77%) to 2.71%(2.58%) and banks \$1 billion and over increased 62(47) basis points from

5.95%(3.82%) to 6.57%(4.29%). An estimate made by a sampling of banks that appeared to have no unusual changes (e.g. large sales or purchases) showed that outstandings decreased an estimated 3.7%.

CREDIT CARDS – Based on information supplied by 7 banks, statewide delinquency dropped 147 basis points from 3.19% to 1.72%. Banks with assets under \$250 million decreased 3 basis points from 1.59% to 1.56%; banks with assets between \$250-999 million decreased 187 basis points from 3.63% to 1.76%. Not enough data was supplied for banks \$1 billion and over. The statewide delinquency of 1.72% was 4 basis points below the 1.76% reported last year. Outstandings **increased** an estimated 4.2%.

REVOLVING CREDIT – Based on information from 39 banks, statewide delinquency increased 20 basis points from 1.92% to 2.12%. Banks with assets under \$250 million decreased 40 basis points from 1.43% to 1.03%; banks with assets between \$250-999 million decreased 77 basis points from 1.83% to 1.06% and banks \$1 billion and over increased 52 basis points from 1.96% to 2.48%. The statewide delinquency of 2.12% was 102 basis points over the 1.10% reported last year. Outstandings decreased an estimated 1.1%.

DEFINITIONS

PERSONAL LOANS

General purpose loans for such items as vacation, medical expense, furniture, education. While the loan may be secured by an auto or other collateral, the purpose was not to purchase the collateral. Does not include loans secured by a second mortgage on real estate.

AUTO-DIRECT

Purpose is to buy a new or used auto and the loan is made directly to the borrower by the bank.

AUTO-DEALER

New or used auto purchased from a dealer on a retail contract.

HOME IMPROVEMENT

An unsecured direct loan or indirect loan where the purpose was home improvement.

BOATS

New and used boats made either directly to the borrower or purchased from a dealer. If the bank combines boats with recreational vehicles figures are shown under recreational vehicles.

RECREATIONAL VEHICLES

New or used vehicles made either directly to the borrower or purchased from a dealer.

MOBILE HOMES

New or used homes made directly to the borrower or purchased from a dealer.

OTHER

Any other type of installment loan not covered above (including installment loans to a small business or an individual for investment in a small business) but does not include student loans, either "in school" or on "repayment."

TOTAL INSTALLMENT LOANS

Includes all of the above categories and may include some loan categories not listed above; however, student loans and loans secured by second mortgages on real estate are not included in this category.

HOME EQUITY – REVOLVING

An open end home equity line with a mortgage on the property. Use balances outstanding when calculating delinquent percentages, not credit lines.

HOME EQUITY – CLOSED END

A closed end loan for a specific amount with a mortgage on the property.

RESIDENTIAL MORTGAGE

A first mortgage on residential property of a 1–4 family dwelling where the purpose was to purchase the property.

CREDIT CARD

Master Card and/or Visa issued by your bank, primarily to residents of New York State. Uses balances outstanding when calculating delinquency percentages, not credit lines.

REVOLVING CREDIT

A check credit or overdraft banking line of credit that is unsecured. Uses balances outstanding when calculating delinquency percentages, not credit lines.

AS OF 12/31/10 – BANKS WITH ASSETS UNDER \$250 MILLION – DATA FROM 11 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	2.27	1.23	1.07	0.27	4.85	1.06	4.76
Auto (Direct) (%)	1.72	0.78	0.20	0.24	2.94	0.25	2.90
Auto (Dealer) (%)	2.74	1.71	0.09	0.00	4.54	0.00	2.14
Home Improv. (unsecured) (%)	0.76	0.24	0.32	0.28	1.60	0.47	1.42
Boat (%)	3.23	1.00	0.00	0.00	4.23	0.00	4.93
Recreational Vehicle (%)	3.50	0.68	0.00	0.35	4.53	0.00	3.49
Mobile Home (%)	0.83	0.28	0.47	0.45	2.04	0.92	2.36
Other (%)	2.50	0.66	0.67	0.71	4.54	0.15	4.22
Total Installment (%)	2.10	0.85	0.52	0.38	3.84	0.43	3.49
Home Equity–Revolving (%)	0.36	0.29	0.05	0.71	1.41	0.67	1.78
Home Equity–Closed End (%)	2.53	0.44	0.11	1.89	4.98	2.15	2.65
Residential Mortgage \$ (%)	1.74	0.72	0.45	2.00	4.90	1.51	3.43
# Residential Mortgages (%)	1.22	0.76	0.36	1.36	3.70	0.29	3.13
Credit Card (%)	1.19	0.03	0.06	0.27	1.56	0.27	1.59
Revolving (unsecured) (%)	0.50	0.47	0.04	0.01	1.03	0.00	1.43

AS OF 12/31/10 – BANKS WITH ASSETS BETWEEN \$250 & \$999 MILLION – DATA FROM 21 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	1.04	0.14	0.08	0.09	1.34	0.13	1.02
Auto (Direct) (%)	0.67	0.28	0.15	0.16	1.27	0.31	1.09
Auto (Dealer) (%)	0.83	0.18	0.06	0.06	1.14	0.16	1.05
Home Improv. (unsecured) (%)	1.35	0.72	0.50	0.65	3.22	0.75	4.31
Boat (%)	1.84	0.00	0.00	1.48	3.32	1.48	1.11
Recreational Vehicle (%)	1.20	0.02	0.28	0.00	1.50	0.28	0.94
Mobile Home (%)	1.64	0.01	0.00	0.00	1.65	0.00	4.13
Other (%)	1.94	1.36	0.00	1.70	5.00	1.63	2.63
Total Installment (\$)	0.91	0.21	0.08	0.15	1.36	0.24	1.12
Home Equity–Revolving (%)	0.36	0.13	0.20	0.33	1.02	0.50	0.96
Home Equity–Closed End (%)	0.95	0.22	0.20	0.38	1.74	0.39	1.21
Residential 1 st Mortgage \$ (%)	1.26	0.52	0.45	0.48	2.71	0.84	1.78
No. of Loans Delinquent (%)	1.27	0.44	0.39	0.47	2.58	0.64	1.77
Credit Card (%)	0.92	0.41	0.14	0.30	1.76	0.30	3.63
Revolving (unsecured) (%)	0.16	0.39	0.07	0.44	1.06	0.49	1.83

AS OF 12/31/10 – BANKS WITH ASSETS OVER \$1 BILLION – DATA FROM 10 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	1.19	0.33	0.06	0.08	1.66	0.14	1.62
Auto (Direct) (%)	1.44	0.35	0.17	0.94	2.90	1.10	3.37
Auto (Dealer) (%)	0.98	0.25	0.06	0.07	1.37	0.13	1.25
Home Improve. (unsecured) (%)	0.76	0.21	0.00	0.00	0.97	0.00	0.56
Boat (%)	1.76	0.17	0.14	1.50	3.57	0.00	2.76
Recreational Vehicle (%)	1.68	0.55	0.34	0.58	3.16	0.93	1.94
Mobile Home (%)	1.24	0.59	0.42	0.22	2.48	0.49	2.20
Other (%)	1.25	0.68	0.33	0.07	2.33	0.40	2.02
Total Installment (%)	1.05	0.30	0.09	0.12	1.55	0.20	1.40
Home Equity–Revolving (%)	0.77	0.53	0.19	0.83	2.32	0.95	2.05
Home Equity–Closed End (%)	0.69	0.20	0.16	0.26	1.31	0.37	1.13
Residential 1 st Mortgage \$ (%)	1.06	0.85	0.96	3.70	6.57	4.62	5.95
No. Mort. Loans Delinquent (%)	1.27	0.52	0.62	1.88	4.29	2.39	3.82
Credit Card (%)	NSD	NSD	NSD	NSD	NSD	NSD	NSD
Revolving (unsecured) (%)	0.69	0.17	0.08	1.53	2.48	1.61	1.96

AS OF 12/31/10 – STATEWIDE DELINQUENCY – DATA FROM 42 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	1.20	0.33	0.11	0.09	1.73	0.18	1.62
Auto (Direct) (%)	1.09	0.38	0.16	0.43	2.07	0.56	2.12
Auto (Dealer) (%)	0.96	0.25	0.06	0.07	1.33	0.13	1.21
Home Improve. (unsecured) (%)	1.07	0.48	0.31	0.39	2.25	0.47	2.76
Boat (%)	1.85	0.11	0.07	1.44	3.47	0.71	2.03
Recreational Vehicle (%)	1.67	0.49	0.32	0.51	3.00	0.83	1.86
Mobile Home (%)	1.20	0.49	0.39	0.25	2.33	0.53	2.32
Other (%)	1.51	0.75	0.34	0.34	2.93	0.50	2.38
Total Installment (%)	1.05	0.29	0.10	0.13	1.57	0.21	1.40
Home Equity–Revolving (%)	0.63	0.40	0.18	0.67	1.89	0.80	1.71
Home Equity–Closed End (%)	0.75	0.21	0.16	0.30	1.42	0.40	1.16
Residential 1 st Mortgage (%)	1.13	0.78	0.84	2.99	5.73	3.74	5.05
No. Mort. Loans Delinquent (%)	1.27	0.51	0.55	1.53	3.86	1.89	3.29
Credit Card (%)	0.98	0.33	0.12	0.29	1.72	0.29	3.19
Revolving (unsecured) (%)	0.56	0.23	0.08	1.25	2.12	1.32	1.92

RECAP OF DELINQUENCY TOTALS – BANKS WITH ASSETS UNDER \$250 MILLION

	12/31/08	3/31/09	6/30/09	9/30/09	12/31/09	3/31/10	6/30/10	9/30/10	12/31/10
Personal Loans	5.00	4.26	4.06	3.98	4.11	4.17	4.06	4.76	4.85
Auto (Direct)	4.06	2.93	3.69	2.96	3.15	3.19	2.36	2.90	2.94
Auto (Dealer)	1.72	1.37	1.45	1.81	2.24	1.80	1.78	2.14	4.54
Home Improv.(unsec.)	1.78	1.58	1.67	2.13	1.73	1.39	0.74	1.42	1.60
Boat	1.49	0.86	1.41	3.41	1.75	1.01	1.88	4.93	4.23
Recreational Vehicle	8.05	9.86	10.35	10.42	9.15	9.62	3.30	3.49	4.53
Mobile Home	4.95	3.94	3.16	2.59	2.69	0.66	1.90	2.36	2.04
Other	4.22	1.81	3.43	3.63	3.84	4.13	2.73	4.22	4.54
Total Installment	2.44	1.87	2.09	2.31	2.66	3.33	2.66	3.49	3.84
Home Equity–Revolving	0.38	0.68	1.35	1.08	0.84	0.90	0.46	1.78	1.41
Home Equity–Closed End	1.63	2.03	1.19	2.04	2.43	3.63	4.51	2.65	4.98
Residential 1 st Mtge	2.64	2.16	2.49	2.25	2.54	4.37	3.49	3.43	4.90
No.Mort.Loans Delinq.	3.41	3.05	2.88	2.79	2.50	3.83	3.54	3.13	3.70
Credit Card	3.66	3.22	2.93	2.39	2.00	2.05	1.40	1.59	1.56
Revolving (unsec.)	1.84	1.44	1.26	1.81	1.36	0.68	1.36	1.43	1.03

RECAP OF DELINQUENCY TOTALS – BANKS WITH ASSETS BETWEEN \$250 AND \$999 MILLION

	12/31/08	3/31/09	6/30/09	9/30/09	12/31/09	3/31/10	6/30/10	9/30/10	12/31/10
Personal Loans	1.72	1.05	1.59	1.37	1.84	1.20	1.00	1.02	1.34
Auto (Direct)	1.95	1.22	1.27	1.33	1.48	1.18	1.15	1.09	1.27
Auto (Dealer)	1.33	0.87	0.77	1.00	1.18	1.22	1.01	1.05	1.14
Home Improv.(unsec.)	2.78	2.01	3.16	2.50	3.07	2.35	3.40	4.31	3.22
Boat	0.61	1.22	0.43	0.44	1.53	1.12	0.95	1.11	3.32
Recreational Vehicle	2.73	2.02	2.05	1.82	1.60	1.04	1.51	0.94	1.50
Mobile Home	8.43	5.14	5.33	2.97	6.78	6.49	3.93	4.13	1.65
Other	0.74	1.46	2.44	1.58	1.93	1.83	3.23	2.63	5.00
Total Installment	1.51	1.06	1.16	1.18	1.45	1.26	1.11	1.12	1.36
Home Equity–Revolving	1.58	1.16	1.23	0.83	0.77	0.74	0.65	0.96	1.02
Home Equity–Closed End	1.05	0.97	0.84	0.89	1.54	1.41	1.17	1.21	1.74
Residential 1 st Mtge	1.87	1.70	1.55	1.42	2.15	1.84	1.55	1.78	2.71
No.Mort.Loans Delinq.	2.07	1.65	1.58	1.40	2.17	1.98	1.67	1.77	2.58
Credit Card	2.31	2.09	2.22	2.28	1.69	1.94	2.12	3.63	1.76
Revolving (unsec.)	1.21	0.49	0.50	0.92	0.53	0.44	0.23	1.83	1.06

RECAP OF DELINQUENCY TOTALS – BANKS WITH ASSETS OVER \$1 BILLION

	12/31/08	3/31/09	6/30/09	9/30/09	12/31/09	3/31/10	6/30/10	9/30/10	12/31/10
Personal Loans	1.99	1.47	1.62	1.69	1.87	1.57	1.56	1.62	1.66
Auto (Direct)	4.51	4.31	4.91	4.23	5.24	3.86	3.07	3.37	2.90
Auto (Dealer)	1.63	1.17	1.12	1.21	1.35	0.93	0.97	1.25	1.37
Home Improve. (unsec.)	1.62	1.56	1.42	1.49	1.32	1.11	1.58	0.56	0.97
Boat	1.74	1.36	1.74	2.55	2.78	2.65	2.18	2.76	3.57
Recreational Vehicle	2.49	2.39	2.13	2.77	2.93	2.05	1.71	1.94	3.16
Mobile Home	1.88	1.71	2.41	2.88	2.55	2.03	2.38	2.20	2.48
Other	2.69	2.57	1.70	1.80	2.21	1.71	2.11	2.02	2.33
Total Installment	1.87	1.43	1.36	1.46	1.61	1.16	1.18	1.40	1.55
Home Equity–Revolving	1.21	1.20	0.92	1.38	1.64	2.10	1.84	2.05	2.32
Home Equity–Closed End	1.13	1.19	1.24	1.39	0.86	0.91	0.88	1.13	1.31
Residential 1 st Mtge	2.01	1.82	1.74	1.85	2.82	5.02	5.21	5.95	6.57
No.Mort.Loans Delinq.	1.85	1.49	1.30	1.65	2.57	3.52	3.65	3.82	4.29
Credit Card	NSD	NSD	NSD	NSD	NSD	NSD	NSD	NSD	NSD
Revolving (unsec.)	1.54	1.02	1.76	1.32	1.32	1.37	1.75	1.96	2.48

RECAP OF DELINQUENCY TOTALS – STATEWIDE DELINQUENCY

	12/31/08	3/31/09	6/30/09	9/30/09	12/31/09	3/31/10	6/30/10	9/30/10	12/31/10
Personal Loans	2.07	1.52	1.72	1.73	1.98	1.61	1.54	1.62	1.73
Auto (Direct)	3.44	2.85	3.17	2.74	3.19	2.44	1.99	2.12	2.07
Auto (Dealer)	1.60	1.15	1.11	1.24	1.41	0.99	0.98	1.21	1.33
Home Improve. (unsec.)	2.31	1.83	2.48	2.16	2.39	1.80	2.49	2.76	2.25
Boat	1.23	1.28	1.13	1.61	2.17	1.87	1.58	2.03	3.47
Recreational Vehicle	2.70	2.60	2.39	2.91	2.99	2.17	1.73	1.86	3.00
Mobile Home	2.73	2.26	2.67	2.83	2.75	1.98	2.37	2.32	2.33
Other	2.40	2.14	2.14	2.02	2.38	2.08	2.30	2.38	2.93
Total Installment	1.87	1.42	1.40	1.49	1.68	1.23	1.20	1.40	1.57
Home Equity–Revolving	1.28	1.13	1.07	1.15	1.38	1.71	1.44	1.71	1.89
Home Equity–Closed End	1.13	1.17	1.16	1.32	0.97	0.99	0.97	1.16	1.42
Residential 1 st Mtge	2.02	1.81	1.74	1.74	2.68	4.38	4.46	5.05	5.73
No.Mort.Loans Delinq.	2.01	1.64	1.48	1.65	2.49	3.22	3.23	3.29	3.86
Credit Card	2.62	2.34	2.37	2.30	1.76	1.96	1.96	3.19	1.72
Revolving (unsec.)	1.49	0.89	1.42	1.26	1.10	1.12	1.37	1.92	2.12