

Report No. 74
 February 2009
 Data as of December 31, 2008

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.

2008 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
2006	0.39%	0.31%	0.65%	36	0.61%
2007	0.54%	0.31%	0.31%	35	0.32%
2008	0.77%	0.56%	0.61%	37	0.60%

The information was supplied by 37 banks. Recoveries averaged 27% statewide; 25% in banks under \$250 million; 28% in banks between \$250 -999 million and 27% in banks \$1 billion and over. In those banks that were able to report bankruptcies, they averaged 22% of net charge-offs statewide; 25% in banks under \$250 million; 23% in banks between \$250 -999 million and 17% 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
2006	0.00%	0.02%	0.049%	34	0.042%
2007	0.00%	0.04%	0.048%	29	0.041%
2008	0.10%	0.00%	0.11%	33	0.113%

The information was supplied by 33 banks. No charge-offs were reported in banks between \$250-999 million in this loan category. Recoveries averaged 2.48% statewide and 2.63% in banks 1 billion and over. No recoveries were shown in the 2 other size groups. In those banks that reported bankruptcies they averaged 0.33% of net charge-offs statewide and 2.8% in banks under 250 million. There was not sufficient data supplied by banks between 250-999 and 1 billion and over.

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
2006	0.00%	0.02%	0.028%	23	0.027%
2007	0.00%	0.01%	0.032%	24	0.027%
2008	0.29%	0.09%	0.05%	28	0.056%

The information was supplied by 28 banks. Recoveries averaged 49% in banks 1 billion and over. There was not sufficient recovery data for the other size banks. There was not sufficient data given on bankruptcies in any size group.

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
2006	NSD	NSD	NSD	7	1.38%
2007	NSD	NSD	NSD	7	0.47%
2008	NSD	NSD	NSD	7	0.95%

NSD = Not sufficient data

Only seven banks supplied data in this category, so the only breakdown will be statewide. Recoveries averaged 17% and in those banks that were able to report bankruptcies, they averaged 15% 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
2006	0.62%	0.11%	1.29%	32	1.04%
2007	0.16%	1.48%	1.16%	31	1.24%
2008	3.25%	2.67%	2.32%	34	2.39%

The information was supplied by 34 banks. Recoveries averaged 12% statewide; 13% in banks under \$250 million; 6% in banks between \$250 -999 million and 13% in banks \$1 billion and over. In those banks that were able to report bankruptcies, they averaged 19% of net charge-offs statewide; 21% in banks under \$250 million; 32% in banks between \$250 -999 million and 13% in banks \$1 billion and over.

SUMMARY – QUARTER ENDING 12/31/08

TOTAL INSTALMENT LOANS – The statewide delinquency increased 38 basis points from 1.49% to 1.87% based on data from 41 banks. Banks with assets under \$250 million increased 24 basis points from 2.20% to 2.44%; banks with assets between \$250-999 million increased 46 basis point from 1.05% to 1.51% and banks \$1 billion and over rose 37 basis points from 1.50% to 1.87%. The statewide total of 1.87% was 31 basis points above the 1.56% reported in December, 2007. Outstandings **increased** an estimated 0.3%.

PERSONAL LOANS – Delinquency statewide rose 37 basis points from 1.70% to 2.07%. Banks with assets under \$250 million jumped 126 basis points from 3.74% to 5.00%; banks with assets between \$250-999 million rose 44 basis points from 1.28% to 1.72% and banks \$1 billion and over increased 30 basis points from 1.69% to 1.99%. The statewide figure of 2.07% was 33 basis points above the 1.74% reported in December, 2007. Outstandings decreased an estimated 4.0%.

AUTO - DIRECT – Delinquency statewide increased 154 basis points from 1.90% to 3.44%. Banks with assets under \$250 million increased 79 basis points from 3.27% to 4.06%; banks with assets between \$250-999 million increased 93 basis points from 1.02% to 1.95% and banks \$1 billion and over increased 200 basis points from 2.51% to 4.51% . The statewide total of 3.44% was 157 basis points over the 1.87% reported in December last year. Outstandings decreased an estimated 5.5%.

AUTO - DEALER – Delinquency statewide rose 31 basis points from 1.29% to 1.60%. Banks with assets under \$250 million increased 10 basis points from 1.62% to 1.72%; banks with assets between \$250-999 increased 38 basis points from 0.95% to 1.33% and banks \$1 billion and over increased 33 basis points from 1.30% to 1.63%. The statewide total of 1.60% was 21 basis points higher than the 1.39% reported in December last year. Outstandings **increased** an estimated 1.5%.

HOME IMPROVEMENT – The statewide delinquency increased 96 basis points from 1.35% to 2.31%. Banks with assets under \$250 million dropped 156 basis points from 3.34% to 1.78%; banks with assets between \$250-999 million climbed 168 basis points from 1.10% to 2.78% and banks \$1 billion and over rose 60 basis points from 1.02% to 1.62%. The statewide total of 2.31% was 139 basis points above the 0.92% reported in December last year. Outstandings **increased** an estimated 2.2%.

BOAT LOANS – The statewide delinquency rose 19 basis points from 1.04% to 1.23%. Banks with assets under \$250 million dropped 194 basis points from 3.43% to 1.49%; banks with assets between \$250-999 million rose 17 basis points from 0.44% to 0.61%; and banks \$1 billion and over increased 31 basis points from 1.43% to 1.74%. The statewide total of 1.23% was 10 basis points below the 1.33% reported in December, 2007. Outstandings decreased an estimated 2.8%

RECREATIONAL VEHICLES – The statewide delinquency increased 35 basis points from 2.35% to 2.70%. Banks with assets under \$250 million jumped 441 basis points from 3.64% to 8.05%; banks with assets between \$250-999 million increased 100 basis points from 1.73% to 2.73% and banks \$1 billion and over increased 12 basis points from 2.37% to 2.49%. The statewide total of 2.70% was 95 basis points over the 1.75% reported in December, 2007. Outstandings decreased an estimated 3.0%.

MOBILE HOMES – The statewide delinquency increased by 22 basis points from 2.51% to 2.73%. Banks with assets under \$250 million decreased 21 basis points from 5.16% to 4.95%; banks with assets between \$250-999 increased 276 basis points from 5.67% to 8.43% and banks \$1 billion and over rose 15 basis points from 1.73% to 1.88%. The statewide total of 2.73% was 25 basis points below the 2.98% reported last year. Outstandings decreased an estimated 1.2%.

OTHER LOANS – The delinquency in this broad category of business, and other miscellaneous loans increased 20 basis points statewide from 2.20% to 2.40%. Banks with assets under \$250 million rose by 10 basis points from 4.12% to 4.22%; banks with assets between \$250-999 decreased 62 basis points from 1.36% to 0.74% and banks \$1 billion and over increased 65 basis points from 2.04% to 2.69%. The statewide total of 2.40% was 1 basis point below the 2.41% reported in December last year. Outstandings **increased** an estimated 6.6%.

HOME EQUITY - REVOLVING – Based on data from 36 banks, statewide delinquency increased 27 basis points from 1.01% to 1.28%. Banks with assets under \$250 million decreased 28 basis points from 0.66% to 0.38%; banks with assets between \$250-999 million rose 55 basis points from 1.03% to 1.58% and banks \$1 billion and over rose 15 basis points from 1.06% to 1.21%. The statewide total of 1.28% was 17 basis points above the 1.11% reported last year. Outstandings **increased** an estimated 5.7%

HOME EQUITY - LOAN – Based on data from 32 banks, statewide delinquency increased 23 basis points from 0.90% to 1.13%. Banks with assets under \$250 million dropped 184 basis points from 3.47% to 1.63%; banks with assets between \$250-999 million rose 26 basis points 0.79% to 1.05% and banks \$1 billion and over increased 28 basis points from 0.85% to 1.13%. The statewide delinquency of 1.13% was 25 basis points above than the 0.88% reported last year. Outstandings **increased** an estimated 4.6%

RESIDENTIAL MORTGAGE – The percentage of the number of loans delinquent will be shown in () immediately following the dollar figures. Statewide delinquency increased 78(68) basis points from 1.24% (1.33%) to 2.02% (2.01) based on data from 39 banks. These figures were 41(24) basis points over the 1.61% (1.77%) reported last year. Banks with assets under \$250 million increased 104(114) basis points from 1.60% (2.27%) to 2.64% (3.41%); banks with assets between \$250-999 million increased 100(75) basis points from 0.87% (1.32%) to 1.87% (2.07%) and banks \$1 billion and over increased 58(60) basis points from 1.43% (1.25%) to 2.01% (1.85%). 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 1.0%.

CREDIT CARDS – Based on information supplied by 7 banks, delinquency rose 35 basis points from 2.27% to 2.62%. Banks with assets under \$250 million decreased 1 basis point from 3.67% to 3.66%; banks with assets between \$250-999 million increased 45 basis points from 1.86% to 2.31%. Not enough data was supplied for banks \$1 billion and over. The statewide delinquency of 2.62% was 47 basis points above the 2.15% reported in December, 2007. Outstandings decreased an estimated 0.6%.

REVOLVING CREDIT – Based on information from 38 banks, statewide delinquency rose by 13 basis points from 1.36% to 1.49%. Banks with assets under \$250 million fell by 41 basis points from 2.25% to 1.84%; banks with assets between \$250-999 million increased by 9 basis points from 1.12% to 1.21% and banks 1 billion and over rose 15 basis points from 1.39% to 1.54%. The statewide delinquency of 1.49% was 39 basis points above the 1.10% reported in December, 2007. Outstandings **increased** an estimated 1.7%.

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 12/31/08 – BANKS WITH ASSETS UNDER \$250 MILLION – DATA FROM 14 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	2.97	0.94	0.98	0.12	5.00	0.00	4.16
Auto (Direct) (%)	2.17	1.01	0.44	0.44	4.06	0.15	3.66
Auto (Dealer) (%)	1.20	0.35	0.12	0.04	1.72	0.26	1.61
Home Improv. (unsecured) (%)	1.16	0.32	0.30	0.00	1.78	0.00	1.19
Boat (%)	0.70	0.00	0.79	0.00	1.49	0.79	0.67
Recreational Vehicle (%)	5.59	1.23	1.11	0.12	8.05	1.07	4.78
Mobile Home (%)	3.56	0.76	0.47	0.17	4.95	0.17	2.63
Other (%)	1.86	0.96	0.51	0.90	4.22	0.71	3.05
Total Installment (%)	1.54	0.50	0.25	0.14	2.44	0.27	2.13
Home Equity–Revolving (%)	0.28	0.03	0.01	0.06	0.38	0.05	0.85
Home Equity–Closed End (%)	0.66	0.14	0.09	0.73	1.63	0.73	2.13
Residential Mortgage \$ (%)	1.22	0.36	0.54	0.52	2.64	0.72	1.54
# Residential Mortgages (%)	1.67	0.56	0.45	0.72	3.41	0.74	2.12
Credit Card (%)	1.39	1.13	0.68	0.46	3.66	0.00	2.79
Revolving (unsecured) (%)	1.32	0.17	0.23	0.12	1.84	0.00	2.02

As of 12/31/08 – BANKS WITH ASSETS BETWEEN \$250 & \$999 MILLION – DATA FROM 18 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	0.97	0.27	0.45	0.04	1.72	0.32	1.06
Auto (Direct) (%)	1.42	0.28	0.17	0.07	1.95	0.23	1.76
Auto (Dealer) (%)	1.06	0.12	0.06	0.09	1.33	0.08	0.99
Home Improv. (unsecured) (%)	0.63	1.21	0.86	0.08	2.78	0.71	1.69
Boat (%)	0.61	0.00	0.00	0.00	0.61	0.00	0.58
Recreational Vehicle (%)	1.88	0.25	0.51	0.09	2.73	0.53	1.96
Mobile Home (%)	4.51	1.39	2.53	0.00	8.43	0.00	5.30
Other (%)	0.16	0.05	0.00	0.53	0.74	0.53	2.48
Total Installment (\$)	1.05	0.18	0.17	0.11	1.51	0.19	1.24
Home Equity–Revolving (%)	0.93	0.19	0.20	0.25	1.58	0.32	1.26
Home Equity–Closed End (%)	0.45	0.26	0.18	0.15	1.05	0.13	0.73
Residential 1 st Mortgage \$ (%)	0.89	0.47	0.26	0.25	1.87	0.38	1.48
No. of Loans Delinquent (%)	1.03	0.52	0.19	0.33	2.07	0.27	1.73
Credit Card (%)	1.61	0.32	0.37	0.00	2.31	0.00	1.97
Revolving (unsecured) (%)	0.83	0.18	0.17	0.03	1.21	0.10	0.58

AS OF 12/31/08 – BANKS WITH ASSETS OVER \$1 BILLION – DATA FROM 9 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	1.36	0.32	0.08	0.22	1.99	0.27	1.75
Auto (Direct) (%)	3.00	0.67	0.58	0.27	4.51	0.84	1.63
Auto (Dealer) (%)	1.24	0.32	0.05	0.02	1.63	0.05	1.44
Home Improve. (unsecured) (%)	0.92	0.67	0.04	0.00	1.62	0.04	0.52
Boat (%)	0.85	0.50	0.04	0.36	1.74	0.00	1.97
Recreational Vehicle (%)	1.77	0.31	0.31	0.10	2.49	0.10	1.58
Mobile Home (%)	1.41	0.18	0.16	0.12	1.88	0.12	2.93
Other (%)	1.67	0.58	0.34	0.11	2.69	0.13	2.05
Total Installment (%)	1.36	0.34	0.10	0.07	1.87	0.12	1.55
Home Equity–Revolving (%)	0.64	0.26	0.15	0.17	1.21	0.28	1.06
Home Equity–Closed End (%)	0.76	0.11	0.08	0.18	1.13	0.18	0.87
Residential 1 st Mortgage \$ (%)	0.99	0.26	0.17	0.59	2.01	0.66	1.70
No. Mort. Loans Delinquent (%)	1.10	0.24	0.10	0.41	1.85	0.34	1.75
Credit Card (%)	NSD	NSD	NSD	NSD	NSD	NSD	NSD
Revolving (unsecured) (%)	1.09	0.26	0.02	0.17	1.54	0.17	1.32

AS OF 12/31/08 – STATEWIDE DELINQUENCY – DATA FROM 41 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	1.36	0.34	0.19	0.18	2.07	0.26	1.74
Auto (Direct) (%)	2.26	0.56	0.40	0.21	3.44	0.50	1.87
Auto (Dealer) (%)	1.21	0.30	0.06	0.03	1.60	0.08	1.39
Home Improve. (unsecured) (%)	0.78	0.94	0.54	0.05	2.31	0.42	0.92
Boat (%)	0.74	0.26	0.04	0.19	1.23	0.02	1.33
Recreational Vehicle (%)	1.91	0.34	0.35	0.10	2.70	0.18	1.75
Mobile Home (%)	1.94	0.34	0.33	0.12	2.73	0.12	2.98
Other (%)	1.25	0.49	0.27	0.39	2.40	0.36	2.41
Total Installment (%)	1.33	0.33	0.12	0.08	1.87	0.14	1.56
Home Equity–Revolving (%)	0.72	0.21	0.15	0.19	1.28	0.27	1.11
Home Equity–Closed End (%)	0.70	0.14	0.10	0.19	1.13	0.18	0.88
Residential 1 st Mortgage (%)	0.98	0.34	0.23	0.46	2.02	0.57	1.61
No. Mort. Loans Delinquent (%)	1.12	0.34	0.15	0.41	2.01	0.34	1.77
Credit Card (%)	1.56	0.51	0.44	0.10	2.62	0.00	2.15
Revolving (unsecured) (%)	1.05	0.24	0.06	0.14	1.49	0.15	1.10

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

	12/31/07	3/31/08	6/30/08	9/30/08	12/31/08
Personal Loans	4.16	2.78	4.67	3.74	5.00
Auto (Direct)	3.66	2.62	4.15	3.27	4.06
Auto (Dealer)	1.61	1.46	1.26	1.62	1.72
Home Improv.(unsec.)	1.19	1.37	1.08	3.34	1.78
Boat	0.67	0.57	0.50	3.43	1.49
Recreational Vehicle	4.78	2.93	2.50	3.64	8.05
Mobile Home	2.63	1.63	3.98	5.16	4.95
Other	3.05	2.49	2.76	4.12	4.22
 Total Installment	 2.13	 1.75	 1.93	 2.20	 2.44
Home Equity–Revolving	0.85	2.10	0.60	0.66	0.38
Home Equity–Closed End	2.13	2.80	0.44	3.47	1.63
Residential 1 st Mortgage	1.54	2.15	1.38	1.60	2.64
No.Mort.Loans Del'quent	2.12	2.19	2.09	2.27	3.41
Credit Card	2.79	2.66	1.65	3.67	3.66
Revolving (unsec.)	2.02	2.07	1.97	2.25	1.84

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

	12/31/07	3/31/08	6/30/08	9/30/08	12/31/08
Personal Loans	1.06	0.84	1.5	1.28	1.72
Auto (Direct)	1.76	1.24	1.00	1.02	1.95
Auto (Dealer)	0.99	0.59	0.67	0.95	1.33
Home Improv.(unsec.)	1.69	0.92	1.45	1.10	2.78
Boat	0.58	0.89	0.00	0.44	0.61
Recreational Vehicle	1.96	1.55	1.19	1.73	2.73
Mobile Home	5.30	3.55	4.13	5.67	8.43
Other	2.48	2.66	1.21	1.36	0.74
 Total Installment	 1.24	 0.86	 0.91	 1.05	 1.51
Home Equity–Revolving	1.26	1.13	0.95	1.03	1.58
Home Equity–Closed End	0.73	0.68	0.52	0.79	1.05
Residential 1 st Mortgage	1.48	1.25	0.95	0.87	1.87
No.Mort.Loans Del'quent	1.73	1.50	1.84	1.32	2.07
Credit Card	1.97	1.73	2.24	1.86	2.31
Revolving (unsecured)	0.58	1.06	0.87	1.12	1.21

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

	12/31/07	3/31/08	6/30/08	9/30/08	12/31/08
Personal Loans	1.75	1.43	1.53	1.69	1.99
Auto (Direct)	1.63	2.29	1.86	2.51	4.51
Auto (Dealer)	1.44	0.96	1.12	1.30	1.63
Home Improve. (unsec.)	0.52	0.04	0.48	1.02	1.62
Boat	1.97	1.47	1.19	1.43	1.74
Recreational Vehicle	1.58	1.46	1.31	2.37	2.49
Mobile Home	2.93	1.31	1.78	1.73	1.88
Other	2.05	1.41	1.74	2.04	2.69
Total Installment	1.55	1.15	1.25	1.50	1.87
Home Equity–Revolving	1.06	0.85	0.98	1.06	1.21
Home Equity–Closed End	0.87	0.63	0.76	0.85	1.13
Residential 1 st Mortgage	1.70	1.48	1.27	1.43	2.01
No.Mort.Loans Del'quent	1.75	1.42	1.14	1.25	1.85
Credit Card	NSD	NSD	NSD	NSD	NSD
Revolving (unsecured)	1.32	0.86	1.38	1.39	1.54

RECAP OF DELINQUENCY TOTALS – STATEWIDE DELINQUENCY

	12/31/07	3/31/08	6/30/08	9/30/08	12/31/08
Personal Loans	1.74	1.38	1.67	1.70	2.07
Auto (Direct)	1.87	1.96	1.83	1.90	3.44
Auto (Dealer)	1.39	0.97	1.07	1.29	1.60
Home Improve. (unsec.)	0.92	0.35	1.10	1.35	2.31
Boat	1.33	1.19	0.64	1.04	1.23
Recreational Vehicle	1.75	1.53	1.34	2.35	2.70
Mobile Home	2.98	1.46	2.28	2.51	2.73
Other	2.41	1.92	1.81	2.2	2.40
Total Installment	1.56	1.16	1.26	1.49	1.87
Home Equity–Revolving	1.11	1.07	0.93	1.01	1.28
Home Equity–Closed End	0.88	0.70	0.70	0.90	1.13
Residential 1 st Mortgage	1.61	1.47	1.17	1.24	2.02
No.Mort.Loans Del'quent	1.77	1.49	1.40	1.33	2.01
Credit Card	2.15	1.93	2.11	2.27	2.62
Revolving (unsecured)	1.10	0.96	1.22	1.36	1.49