

Report No. 78  
 February 2010  
 Data as of December 31, 2009

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.

### 2009 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
2007	0.54%	0.31%	0.31%	35	0.32%
2008	0.77%	0.56%	0.61%	37	0.60%
2009	0.55%	0.97%	0.75%	36	0.79%

The information was supplied by 36 banks. Recoveries averaged 26% statewide; 18% in banks under \$250 million; 28% in banks between \$250 -999 million and 26% in banks \$1 billion and over. In those banks that were able to report bankruptcies, they averaged 40% of net charge-offs statewide; 23% in banks under \$250 million; 47% in banks between \$250 -999 million and 27% 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
2007	0.00%	0.04%	0.048%	29	0.041%
2008	0.10%	0.00%	0.11%	33	0.113%
2009	0.18%	0.27%	0.21%	31	0.223%

The information was supplied by 31 banks. Recoveries averaged 4.3%% statewide, 8.38% in banks between \$250 - 999 million and 2.55% in banks \$1 billion and over. No recoveries were reported in banks under \$250 million. In those banks that reported bankruptcies they averaged 80.0%% of net charge-offs statewide, 100% in banks under 250 million, 75.3% in banks between \$250 - 999 million. No bankruptcies were reported by banks over \$1 billion.

## 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
2007	0.00%	0.01%	0.032%	24	0.027%
2008	0.29%	0.09%	0.05%	28	0.056%
2009	0.00%	0.21%	0.56%	26	0.051%

The information was supplied by 26 banks. Recoveries averaged 5.44% statewide, 8.5% in banks under \$250 million, 15.9% in banks between \$250 -999 million and 4.48% in banks \$1 billion and over. There was not enough data supplied for bankruptcies in any region.

## 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
2007	NSD	NSD	NSD	7	0.47%
2008	NSD	NSD	NSD	7	0.95%
2009	NSD	NSD	NSD	6	1.26%

NSD = Not sufficient data

Only six banks supplied data in this category, so the only breakdown will be statewide. Recoveries averaged 16.7% and in those banks that were able to report bankruptcies, they averaged 30% 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
2007	0.16%	1.48%	1.16%	31	1.24%
2008	3.25%	2.67%	2.32%	34	2.39%
2009	2.15%	0.99%	3.92%	28	3.02%

The information was supplied by 28 banks. Recoveries averaged 18% statewide; 3% in banks under \$250 million; 9% in banks between \$250 -999 million and 19% in banks \$1 billion and over. In those banks that were able to report bankruptcies, they averaged 44% of net charge-offs statewide; 12% in banks under \$250 million; 22% in banks between \$250 -999 million and 59% in banks \$1 billion and over.

## **SUMMARY – QUARTER ENDING 12/31/09**

**TOTAL INSTALMENT LOANS** – The statewide delinquency increased 19 basis points from 1.49% to 1.68% based on data from 42 banks. Banks with assets under \$250 million increased 35 basis points from 2.31% to 2.66% ; banks with assets between \$250-999 increased 27 basis points from 1.18% to 1.45% and banks \$1 billion and over increased 15 basis points from 1.46% to 1.61%. The statewide figure of 1.68% was 19 basis points below the 1.87% reported in December, 2008. Outstandings decreased an estimated 2.5%.

**PERSONAL LOANS** – Delinquency statewide rose 25 basis points from 1.73% to 1.98%. Banks with assets under \$250 million rose 13 basis points from 3.98% to 4.11%; banks with assets between \$250-999 million jumped 47 basis points from 1.37% to 1.84% and banks \$1 billion and over increased 18 basis points from 1.69% to 1.87%. The statewide figure of 1.98% was 9 basis points below the 2.07% reported in December, 2008. Outstandings decreased an estimated 2.3%.

**AUTO - DIRECT** – Delinquency statewide increased 45 basis points from 2.74% to 3.19%. Banks with assets under \$250 million rose 19 basis points from 2.96% to 3.15%; banks with assets between \$250-999 million increased 15 basis points from 1.33% to 1.48% and banks \$1 billion and over jumped 101 basis points from 4.23% to 5.24%. The statewide total of 3.19% was 25 basis points under the 3.44% reported in December last year. Outstandings decreased an estimated 4.8%.

**AUTO - DEALER** – Delinquency statewide rose 17 basis points from 1.24% to 1.41%. Banks with assets under \$250 million increased 43 basis points from 1.81% to 2.24%; banks with assets between \$250-999 rose 18 basis points from 1.00% to 1.18% and banks \$1 billion and over rose 14 basis points from 1.21% to 1.35%. The statewide total of 1.41% was 19 basis points lower than the 1.60% reported in December last year. Outstandings decreased an estimated 1.9%.

**HOME IMPROVEMENT** – The statewide delinquency increased 23 basis points from 2.16% to 2.39%. Banks with assets under \$250 million fell 40 basis points from 2.13% to 1.73%; banks with assets between \$250-999 million rose 57 basis points from 2.50% to 3.07% and banks \$1 billion and over fell 17 basis points from 1.49% to 1.32%. The statewide total of 2.39% was 8 basis points above the 2.31% reported in December last year. Outstandings decreased an estimated 3.5%.

**BOAT LOANS** – The statewide delinquency jumped 56 basis points from 1.61% to 2.17%. Banks with assets under \$250 million dropped 166 basis points from 3.41% to 1.75%; banks with assets between \$250-999 million rose 109 basis point from 0.44% to 1.53%; and banks \$1 billion and over rose 23 basis points from 2.55% to 2.78%. The statewide total of 2.17% was 94 basis points over the 1.23% reported in December, 2008. Outstandings decreased an estimated 3.1%.

**RECREATIONAL VEHICLES** – The statewide delinquency increased 8 basis points from 2.91% to 2.99%. Banks with assets under \$250 million fell 127 basis points from 10.42% to 9.15%; banks with assets between \$250-999 million decreased 22 basis points from 1.82% to 1.60% and banks \$1 billion and over increased 16 basis points from 2.77% to 2.93%. The statewide total of 2.99% was 29 basis points over the 2.70% reported in December, 2008. Outstandings decreased an estimated 3.5%.

**MOBILE HOMES** – The statewide delinquency fell 8 basis points from 2.83% to 2.75%. Banks with assets under \$250 million increased 10 basis points from 2.59% to 2.69%; banks with assets between \$250-999 increased 381 basis points from 2.97% to 6.78% and banks \$1 billion and over fell 33 basis points from 2.88% to 2.55%. The statewide total of 2.75% was 2 basis points over the 2.73% reported last year. Outstandings decreased an estimated 0.3%.

**OTHER LOANS** – The delinquency in this broad category of business, and other miscellaneous loans increased 36 basis points from 2.02% to 2.38%. Banks with assets under \$250 million rose by 21 basis points from 3.63% to 3.84%; banks with assets between \$250-999 increased 35 basis points from 1.58% to 1.93% and banks \$1 billion and over increased 41 basis points from 1.80% to 2.21%. The statewide total of 2.38% was 2 basis points below the 2.40% reported in December last year. Outstandings decreased an estimated 0.1%.

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**HOME EQUITY - REVOLVING** – Based on data from 37 banks, statewide delinquency increased 23 basis points from 1.15% to 1.38%. Banks with assets under \$250 million decreased 24 basis points from 1.08% to 0.84%; banks with assets between \$250-999 million fell 6 basis points from 0.83% to 0.77% and banks \$1 billion and over rose 26 basis points from 1.38% to 1.64%. The statewide total of 1.38% was 10 basis points over the 1.28% reported last year. Outstandings **increased** an estimated 4.2%.

**HOME EQUITY - LOAN** – Based on data from 33 banks, statewide delinquency decreased 35 basis points from 1.32% to 0.97%. Banks with assets under \$250 million rose 39 basis points from 2.04% to 2.43%; banks with assets between \$250-999 million rose 65 basis points 0.89% to 1.54% and banks \$1 billion and over decreased 53 basis points from 1.39% to 0.86%. The statewide delinquency of 0.97% was 16 basis points below the 1.13% reported last year. Outstandings decreased an estimated 2.1%.

**RESIDENTIAL MORTGAGE** – The percentage of the number of loans delinquent will be shown in ( ) immediately following the dollar figures. Statewide delinquency increased 94(84) basis points from 1.74%(1.65%) to 2.68%(2.49%) based on data from 40 banks. These figures were 66(48) basis points over the 2.02%(2.01%) reported last year. Banks with assets under \$250 million increased dollars delinquent by 29 basis points from 2.25% to 2.54% but decreased the numbers delinquent by 29 basis points from 2.79% to 2.50%; banks with assets between \$250-999 million increased 73(77) basis points from 1.42%(1.40%) to 2.15%

(2.17%) and banks \$1 billion and over increased 97(92) basis points from 1.85%(1.65%) to 2.82%(2.57%). An estimate made by a sampling of banks that appeared to have no unusual changes (e.g. large sales or purchases) showed that outstandings **increased** an estimated 3.5%.

**CREDIT CARDS** – Based on information supplied by 7 banks, delinquency dropped 54 basis points from 2.30% to 1.76%. Banks with assets under \$250 million decreased 39 basis points from 2.39% to 2.00%; banks with assets between \$250-999 million decreased 59 basis points from 2.28% to 1.69%. Not enough data was supplied for banks \$1 billion and over. The statewide delinquency of 1.76% was 86 basis points below the 2.62% reported in December, 2008. Outstandings **increased** an estimated 1.92%.

**REVOLVING CREDIT** – Based on information from 39 banks, statewide delinquency fell by 16 basis points from 1.26% to 1.10%. Banks with assets under \$250 million fell by 45 basis points from 1.81% to 1.36%; banks with assets between \$250-999 million decreased by 39 basis points from 0.92% to 0.53% and banks 1 billion remained unchanged at 1.32%. The statewide delinquency of 1.10% was 39 basis points lower than the 1.49% reported in December, 2008. Outstandings **increased** an estimated 2.3%.

## 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 12/31/09 – BANKS WITH ASSETS UNDER \$250 MILLION – DATA FROM 14 BANKS**

<b>Days Past Due</b>	<b>30</b>	<b>60</b>	<b>90</b>	<b>120+</b>	<b>TOTAL</b>	<b>NON-ACCRUAL</b>	<b>LAST QTR</b>
Personal Loans (%)	2.25	0.72	0.96	0.18	<b>4.11</b>	0.11	3.98
Auto (Direct) (%)	2.07	0.71	0.28	0.09	<b>3.15</b>	0.07	2.96
Auto (Dealer) (%)	1.59	0.47	0.10	0.08	<b>2.24</b>	0.24	1.81
Home Improv. (unsecured) (%)	1.03	0.40	0.00	0.30	<b>1.73</b>	0.30	2.13
Boat (%)	1.46	0.30	0.00	0.00	<b>1.75</b>	0.00	3.41
Recreational Vehicle (%)	2.11	6.54	0.38	0.12	<b>9.15</b>	0.00	10.42
Mobile Home (%)	1.70	0.16	0.56	0.27	<b>2.69</b>	0.27	2.59
Other (%)	2.66	0.46	0.00	0.72	<b>3.84</b>	0.29	3.63
Total Installment (%)	1.76	0.56	0.18	0.15	<b>2.66</b>	0.22	2.31
Home Equity–Revolving (%)	0.56	0.07	0.00	0.22	<b>0.84</b>	0.20	1.08
Home Equity–Closed End (%)	1.50	0.09	0.22	0.61	<b>2.43</b>	0.83	2.04
Residential Mortgage \$ (%)	1.32	0.26	0.24	0.72	<b>2.54</b>	0.88	2.25
# Residential Mortgages (%)	1.19	0.37	0.23	0.72	<b>2.50</b>	0.66	2.79
Credit Card (%)	1.16	0.49	0.00	0.34	<b>2.00</b>	0.34	2.39
Revolving (unsecured) (%)	0.33	0.97	0.06	0.00	<b>1.36</b>	0.00	1.81

**As of 12/31/09 – BANKS WITH ASSETS BETWEEN \$250 & \$999 MILLION – DATA FROM 18 BANKS**

<b>Days Past Due</b>	<b>30</b>	<b>60</b>	<b>90</b>	<b>120+</b>	<b>TOTAL</b>	<b>NON-ACCRUAL</b>	<b>LAST QTR</b>
Personal Loans (%)	1.13	0.12	0.11	0.48	<b>1.84</b>	0.53	1.37
Auto (Direct) (%)	0.87	0.27	0.14	0.20	<b>1.48</b>	0.34	1.33
Auto (Dealer) (%)	0.97	0.08	0.08	0.06	<b>1.18</b>	0.05	1.00
Home Improv. (unsecured) (%)	1.83	0.76	0.04	0.44	<b>3.07</b>	0.48	2.50
Boat (%)	1.33	0.00	0.00	0.20	<b>1.53</b>	0.20	0.44
Recreational Vehicle (%)	0.70	0.44	0.43	0.03	<b>1.60</b>	0.21	1.82
Mobile Home (%)	5.34	1.44	0.00	0.00	<b>6.78</b>	0.00	2.97
Other (%)	0.85	0.26	0.51	0.31	<b>1.93</b>	0.57	1.58
Total Installment (\$)	1.01	0.14	0.13	0.17	<b>1.45</b>	0.22	1.18
Home Equity–Revolving (%)	0.31	0.14	0.10	0.22	<b>0.77</b>	0.22	0.83
Home Equity–Closed End (%)	0.68	0.32	0.16	0.38	<b>1.54</b>	0.34	0.89
Residential 1 <sup>st</sup> Mortgage \$ (%)	1.08	0.38	0.34	0.36	<b>2.15</b>	0.55	1.42
No. of Loans Delinquent (%)	1.18	0.36	0.27	0.37	<b>2.17</b>	0.53	1.40
Credit Card (%)	0.43	0.45	0.57	0.24	<b>1.69</b>	0.00	2.28
Revolving (unsecured) (%)	0.29	0.08	0.13	0.02	<b>0.53</b>	0.14	0.92

**AS OF 12/31/09 – BANKS WITH ASSETS OVER \$1 BILLION – DATA FROM 10 BANKS**

<b>Days Past Due</b>	<b>30</b>	<b>60</b>	<b>90</b>	<b>120+</b>	<b>TOTAL</b>	<b>NON-ACCRUAL</b>	<b>LAST QTR</b>
Personal Loans (%)	1.28	0.33	0.07	0.19	<b>1.87</b>	0.24	1.69
Auto (Direct) (%)	2.26	0.72	1.08	1.18	<b>5.24</b>	2.26	4.23
Auto (Dealer) (%)	1.05	0.20	0.03	0.07	<b>1.35</b>	0.10	1.21
Home Improve. (unsecured) (%)	1.17	0.01	0.13	0.00	<b>1.32</b>	0.13	1.49
Boat (%)	1.01	0.52	0.06	1.18	<b>2.78</b>	0.00	2.55
Recreational Vehicle (%)	1.88	0.56	0.24	0.26	<b>2.93</b>	0.50	2.77
Mobile Home (%)	1.94	0.31	0.13	0.17	<b>2.55</b>	0.30	2.88
Other (%)	1.11	0.49	0.42	0.19	<b>2.21</b>	0.59	1.80
<b>Total Installment (%)</b>	<b>1.15</b>	<b>0.25</b>	<b>0.08</b>	<b>0.13</b>	<b>1.61</b>	<b>0.21</b>	<b>1.46</b>
Home Equity–Revolving (%)	1.01	0.41	0.02	0.21	<b>1.64</b>	0.23	1.38
Home Equity–Closed End (%)	0.45	0.07	0.05	0.29	<b>0.86</b>	0.29	1.39
Residential 1 <sup>st</sup> Mortgage \$ (%)	1.57	0.18	0.04	1.02	<b>2.82</b>	1.01	1.85
No. Mort. Loans Delinquent (%)	1.25	0.22	0.11	0.99	<b>2.57</b>	0.96	1.65
Credit Card (%)	NSD	NSD	NSD	NSD	<b>NSD</b>	NSD	NSD
Revolving (unsecured) (%)	0.78	0.41	0.09	0.04	<b>1.32</b>	0.12	1.32

**AS OF 12/31/09 – STATEWIDE DELINQUENCY – DATA FROM 42 BANKS**

<b>Days Past Due</b>	<b>30</b>	<b>60</b>	<b>90</b>	<b>120+</b>	<b>TOTAL</b>	<b>NON-ACCRUAL</b>	<b>LAST QTR</b>
Personal Loans (%)	1.30	0.31	0.12	0.25	<b>1.98</b>	0.29	1.73
Auto (Direct) (%)	1.59	0.51	0.52	0.56	<b>3.19</b>	1.03	2.74
Auto (Dealer) (%)	1.09	0.21	0.04	0.07	<b>1.41</b>	0.11	1.24
Home Improve. (unsecured) (%)	1.54	0.50	0.06	0.29	<b>2.39</b>	0.35	2.16
Boat (%)	1.18	0.27	0.03	0.69	<b>2.17</b>	0.09	1.61
Recreational Vehicle (%)	1.76	0.73	0.27	0.23	<b>2.99</b>	0.46	2.91
Mobile Home (%)	2.04	0.32	0.21	0.18	<b>2.75</b>	0.28	2.83
Other (%)	1.28	0.44	0.38	0.29	<b>2.38</b>	0.54	2.02
<b>Total Installment (%)</b>	<b>1.19</b>	<b>0.26</b>	<b>0.10</b>	<b>0.13</b>	<b>1.68</b>	<b>0.21</b>	<b>1.49</b>
Home Equity–Revolving (%)	0.81	0.32	0.04	0.21	<b>1.38</b>	0.22	1.15
Home Equity–Closed End (%)	0.50	0.10	0.07	0.30	<b>0.97</b>	0.31	1.32
Residential 1 <sup>st</sup> Mortgage (%)	1.47	0.22	0.10	0.89	<b>2.68</b>	0.92	1.74
No.Mort.Loans Delinquent (%)	1.23	0.26	0.15	0.85	<b>2.49</b>	0.86	1.65
Credit Card (%)	0.59	0.46	0.45	0.26	<b>1.76</b>	0.07	2.30
Revolving (unsecured) (%)	0.64	0.33	0.10	0.03	<b>1.10</b>	0.13	1.26

## 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	3/31/09	6/30/09	9/30/09	12/31/09
Personal Loans	4.16	2.78	4.67	3.74	5.00	4.26	4.06	3.98	4.11
Auto (Direct)	3.66	2.62	4.15	3.27	4.06	2.93	3.69	2.96	3.15
Auto (Dealer)	1.61	1.46	1.26	1.62	1.72	1.37	1.45	1.81	2.24
Home Improv.(unsec.)	1.19	1.37	1.08	3.34	1.78	1.58	1.67	2.13	1.73
Boat	0.67	0.57	0.50	3.43	1.49	0.86	1.41	3.41	1.75
Recreational Vehicle	4.78	2.93	2.50	3.64	8.05	9.86	10.35	10.42	9.15
Mobile Home	2.63	1.63	3.98	5.16	4.95	3.94	3.16	2.59	2.69
Other	3.05	2.49	2.76	4.12	4.22	1.81	3.43	3.63	3.84
Total Installment	2.13	1.75	1.93	2.20	2.44	1.87	2.09	2.31	2.66
Home Equity–Revolving	0.85	2.10	0.60	0.66	0.38	0.68	1.35	1.08	0.84
Home Equity–Closed End	2.13	2.80	0.44	3.47	1.63	2.03	1.19	2.04	2.43
Residential 1 <sup>st</sup> Mtge	1.54	2.15	1.38	1.60	2.64	2.16	2.49	2.25	2.54
No.Mort.Loans Delinq.	2.12	2.19	2.09	2.27	3.41	3.05	2.88	2.79	2.50
Credit Card	2.79	2.66	1.65	3.67	3.66	3.22	2.93	2.39	2.00
Revolving (unsec.)	2.02	2.07	1.97	2.25	1.84	1.44	1.26	1.81	1.36

## 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	3/31/09	6/30/09	9/30/09	12/31/09
Personal Loans	1.06	0.84	1.5	1.28	1.72	1.05	1.59	1.37	1.84
Auto (Direct)	1.76	1.24	1.00	1.02	1.95	1.22	1.27	1.33	1.48
Auto (Dealer)	0.99	0.59	0.67	0.95	1.33	0.87	0.77	1.00	1.18
Home Improv.(unsec.)	1.69	0.92	1.45	1.10	2.78	2.01	3.16	2.50	3.07
Boat	0.58	0.89	0.00	0.44	0.61	1.22	0.43	0.44	1.53
Recreational Vehicle	1.96	1.55	1.19	1.73	2.73	2.02	2.05	1.82	1.60
Mobile Home	5.30	3.55	4.13	5.67	8.43	5.14	5.33	2.97	6.78
Other	2.48	2.66	1.21	1.36	0.74	1.46	2.44	1.58	1.93
Total Installment	1.24	0.86	0.91	1.05	1.51	1.06	1.16	1.18	1.45
Home Equity–Revolving	1.26	1.13	0.95	1.03	1.58	1.16	1.23	0.83	0.77
Home Equity–Closed End	0.73	0.68	0.52	0.79	1.05	0.97	0.84	0.89	1.54
Residential 1 <sup>st</sup> Mtge	1.48	1.25	0.95	0.87	1.87	1.70	1.55	1.42	2.15
No.Mort.Loans Delinq.	1.73	1.50	1.84	1.32	2.07	1.65	1.58	1.40	2.17
Credit Card	1.97	1.73	2.24	1.86	2.31	2.09	2.22	2.28	1.69
Revolving (unsec.)	0.58	1.06	0.87	1.12	1.21	0.49	0.50	0.92	0.53

## 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	3/31/09	6/30/09	9/30/09	12/31/09
Personal Loans	1.75	1.43	1.53	1.69	1.99	1.47	1.62	1.69	1.87
Auto (Direct)	1.63	2.29	1.86	2.51	4.51	4.31	4.91	4.23	5.24
Auto (Dealer)	1.44	0.96	1.12	1.30	1.63	1.17	1.12	1.21	1.35
Home Improve. (unsec.)	0.52	0.04	0.48	1.02	1.62	1.56	1.42	1.49	1.32
Boat	1.97	1.47	1.19	1.43	1.74	1.36	1.74	2.55	2.78
Recreational Vehicle	1.58	1.46	1.31	2.37	2.49	2.39	2.13	2.77	2.93
Mobile Home	2.93	1.31	1.78	1.73	1.88	1.71	2.41	2.88	2.55
Other	2.05	1.41	1.74	2.04	2.69	2.57	1.70	1.80	2.21
Total Installment	1.55	1.15	1.25	1.50	1.87	1.43	1.36	1.46	1.61
Home Equity–Revolving	1.06	0.85	0.98	1.06	1.21	1.20	0.92	1.38	1.64
Home Equity–Closed End	0.87	0.63	0.76	0.85	1.13	1.19	1.24	1.39	0.86
Residential 1 <sup>st</sup> Mtge	1.70	1.48	1.27	1.43	2.01	1.82	1.74	1.85	2.82
No.Mort.Loans Delinq.	1.75	1.42	1.14	1.25	1.85	1.49	1.30	1.65	2.57
Credit Card	NSD	NSD	NSD	NSD	NSD	NSD	NSD	NSD	NSD
Revolving (unsec.)	1.32	0.86	1.38	1.39	1.54	1.02	1.76	1.32	1.32

## RECAP OF DELINQUENCY TOTALS – STATEWIDE DELINQUENCY

	12/31/07	3/31/08	6/30/08	9/30/08	12/31/08	3/31/09	6/30/09	9/30/09	12/31/09
Personal Loans	1.74	1.38	1.67	1.70	2.07	1.52	1.72	1.73	1.98
Auto (Direct)	1.87	1.96	1.83	1.90	3.44	2.85	3.17	2.74	3.19
Auto (Dealer)	1.39	0.97	1.07	1.29	1.60	1.15	1.11	1.24	1.41
Home Improve. (unsec.)	0.92	0.35	1.10	1.35	2.31	1.83	2.48	2.16	2.39
Boat	1.33	1.19	0.64	1.04	1.23	1.28	1.13	1.61	2.17
Recreational Vehicle	1.75	1.53	1.34	2.35	2.70	2.60	2.39	2.91	2.99
Mobile Home	2.98	1.46	2.28	2.51	2.73	2.26	2.67	2.83	2.75
Other	2.41	1.92	1.81	2.2	2.40	2.14	2.14	2.02	2.38
Total Installment	1.56	1.16	1.26	1.49	1.87	1.42	1.40	1.49	1.68
Home Equity–Revolving	1.11	1.07	0.93	1.01	1.28	1.13	1.07	1.15	1.38
Home Equity–Closed End	0.88	0.70	0.70	0.90	1.13	1.17	1.16	1.32	0.97
Residential 1 <sup>st</sup> Mtge	1.61	1.47	1.17	1.24	2.02	1.81	1.74	1.74	2.68
No.Mort.Loans Delinq.	1.77	1.49	1.40	1.33	2.01	1.64	1.48	1.65	2.49
Credit Card	2.15	1.93	2.11	2.27	2.62	2.34	2.37	2.30	1.76
Revolving (unsec.)	1.10	0.96	1.22	1.36	1.49	0.89	1.42	1.26	1.10