

Report No. 75
 May 2009
Data as of March 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.

SUMMARY – QUARTER ENDING 3/31/09

TOTAL INSTALMENT LOANS – The statewide delinquency decreased 45 basis points from 1.87% to 1.42% based on data from 41 banks. Banks with assets under \$250 million decreased 57 basis points from 2.44% to 1.87%; banks with assets between \$250-999 million decreased 45 basis points from 1.51% to 1.06%, banks \$1 billion, and over decreased 44 basis points from 1.87% to 1.43%. The statewide figure of 1.42% was 26 basis points above the 1.16% reported in March, 2008. Outstandings decreased an estimated 1.1%.

PERSONAL LOANS – Delinquency statewide fell 55 basis points from 2.07% to 1.52%. Banks with assets under \$250 million fell 0.74 basis points from 5.00% to 4.26%; banks with assets between \$250-999 million dropped 67 basis points from 1.72% to 1.05%, banks \$1 billion, and over decreased 52 basis points from 1.99% to 1.47%. The statewide figure of 1.52% was 14 basis points above the 1.38% reported in March, 2008. Outstandings decreased an estimated 5.2%.

AUTO - DIRECT – Delinquency statewide decreased 59 basis points from 3.44% to 2.85%. Banks with assets under \$250 million decreased 113 basis points from 4.06% to 2.93%; banks with assets between \$250-999 million decreased 73 basis points from 1.95% to 1.22%, banks \$1 billion, and over fell 20 basis points from 4.51% to 4.31%. The statewide total of 2.85% was 89 basis points over the 1.96% reported in March last year. Outstandings decreased an estimated 7.0%.

AUTO - DEALER – Delinquency statewide fell 45 basis points from 1.60% to 1.15%. Banks with assets under \$250 million decreased 35 basis points from 1.72% to 1.37%; banks with assets between \$250-999 dropped 46 basis points from 1.33% to 0.87%, banks \$1 billion, and over fell 46 basis points from 1.63% to 1.17%. The statewide total of 1.15% was 18 basis points higher than the 0.97% reported in March last year. Outstandings decreased an estimated 0.2%.

HOME IMPROVEMENT – The statewide delinquency decreased 48 basis points from 2.31% to 1.83%. Banks with assets under \$250 million dropped 20 basis points from 1.78% to 1.58%; banks with assets between \$250-999 million fell 77 basis points from 2.78% to 2.01% and banks \$1 billion and over fell 6 basis points from 1.62% to 1.56%. The statewide total of 1.83% was 148 basis points above the 0.35% reported in March last year. Outstandings decreased an estimated 5.8%.

BOAT LOANS – The statewide delinquency rose 5 basis points from 1.23% to 1.28%. Banks with assets under \$250 million dropped 63 basis points from 1.49% to 0.86%; banks with assets between \$250-999 million rose 61 basis points from 0.61% to 1.22%; and banks \$1 billion and over fell 38 basis points from 1.74% to 1.36%. The statewide total of 1.28% was 9 basis points over the 1.19% reported in March, 2008. Outstandings decreased an estimated 0.7%.

RECREATIONAL VEHICLES – The statewide delinquency decreased 10 basis points from 2.70% to 2.60%. Banks with assets under \$250 million jumped 181 basis points from 8.05% to 9.86%; banks with assets between \$250-999 million decreased 71 basis points from 2.73% to 2.02%, banks \$1 billion, and over dropped 10 basis points from 2.49% to 2.39%. The statewide total of 2.60% was 107 basis points over the 1.53% reported in March, 2008. Outstandings decreased an estimated 2.7%.

MOBILE HOMES – The statewide delinquency decreased by 47 basis points from 2.73% to 2.26%. Banks with assets under \$250 million decreased 101 basis points from 4.95% to 3.94%; banks with assets between \$250-999 decreased 329 basis points from 8.43% to 5.14%, banks \$1 billion, and over fell 17 basis points from 1.88% to 1.71%. The statewide total of 2.26% was 80 basis points over the 1.46% reported last year. Outstandings decreased an estimated 1.3%.

OTHER LOANS – The delinquency in this broad category of business, and other miscellaneous loans decreased 26 basis points statewide from 2.40% to 2.14%. Banks with assets under \$250 million dropped by 241 basis points from 4.22% to 1.81%; banks with assets between \$250-999 increased 72 basis points from 0.74% to 1.46% and banks \$1 billion and over decreased 12 basis points from 2.69% to 2.57%. The statewide total of 2.14% was 22 basis points above the 1.92% reported in March last year. Outstandings **increased** an estimated 7.1%.

HOME EQUITY - REVOLVING – Based on data from 36 banks, statewide delinquency decreased 15 basis points from 1.28% to 1.13%. Banks with assets under \$250 million increased 30 basis points from 0.38% to 0.68%; banks with assets between \$250-999 million fell 39 basis points from 1.58% to 1.16% and banks \$1 billion and over fell 1 basis point from 1.21% to 1.20%. The statewide total of 1.13% was 6 basis points above the 1.07% reported last year. Outstandings **increased** an estimated 2.3%.

HOME EQUITY - LOAN – Based on data from 32 banks, statewide delinquency increased 4 basis points from 1.13% to 1.17%. Banks with assets under \$250 million jumped 40 basis points from 1.63% to 2.03%; banks with assets between \$250-999 million fell 8 basis points 1.05% to 0.97% and banks \$1 billion and over increased 6 basis points from 1.13% to 1.19%. The statewide delinquency of 1.17% was 47 basis points above than the 0.70% reported last year. Outstandings decreased an estimated 3.3%

RESIDENTIAL MORTGAGE – The percentage of the number of loans delinquent will be shown in () immediately following the dollar figures. Statewide delinquency decreased 21 (37) basis points from 2.02% (2.01%) to 1.81% (1.64) based on data from 39 banks. These figures were 34 (15) basis points over the 1.47% (1.49%) reported last year. Banks with assets under \$250 million decreased 48 (36) basis points from 2.64% (3.41%) to 2.16% (3.05%); banks with assets between \$250-999 million decreased 17(42) basis points from 1.87% (2.07%) to 1.70% (1.65%) and banks \$1 billion and over decreased 19 (36) basis points from 2.01% (1.85%) to 1.82% (1.49%). 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 2.1%.

CREDIT CARDS – Based on information supplied by 7 banks, delinquency fell 28 basis points from 2.62% to 2.34%. Banks with assets under \$250 million decreased 44 basis point from 3.66% to 3.22%; banks with assets between \$250-999 million decreased 22 basis points from 2.31% to 2.09%. Not enough data was supplied for banks \$1 billion and over. The statewide delinquency of 2.34% was 41 basis points above the 1.93% reported in March, 2008. Outstandings decreased an estimated 2.9%.

REVOLVING CREDIT – Based on information from 38 banks, statewide delinquency fell by 60 basis points from 1.49% to 0.89%. Banks with assets under \$250 million fell by 40 basis points from 1.84% to 1.44%; banks with assets between \$250-999 million decreased by 72 basis points from 1.21% to 0.49% and banks 1 billion and over fell 52 basis points from 1.54% to 1.02%. The statewide delinquency of 0.89% was 7 basis points lower than the 0.96% reported in March, 2008. Outstandings **increased** an estimated 1.2%.

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 3/31/09 – BANKS WITH ASSETS UNDER \$250 MILLION – DATA FROM 18 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	2.94	0.69	0.49	0.13	4.26	0.13	5.00
Auto (Direct) (%)	2.09	0.59	0.12	0.13	2.93	0.00	4.06
Auto (Dealer) (%)	1.04	0.22	0.05	0.07	1.37	0.23	1.72
Home Improv. (unsecured) (%)	0.92	0.48	0.18	0.00	1.58	0.00	1.78
Boat (%)	0.86	0.00	0.00	0.00	0.86	0.00	1.49
Recreational Vehicle (%)	8.65	0.99	0.00	0.21	9.86	0.21	8.05
Mobile Home (%)	2.53	0.34	0.00	1.08	3.94	1.08	4.95
Other (%)	0.64	0.26	0.25	0.65	1.81	0.65	4.22
Total Installment (%)	1.34	0.29	0.09	0.15	1.87	0.27	2.44
Home Equity–Revolving (%)	0.62	0.00	0.06	0.00	0.68	0.00	0.38
Home Equity–Closed End (%)	0.36	0.13	0.94	0.60	2.03	1.52	1.63
Residential 1 st Mortgage \$ (%)	1.00	0.11	0.04	1.02	2.16	1.01	2.64
Residential 1 st Mortgage # (%)	1.68	0.31	0.10	0.96	3.05	0.25	3.41
Credit Card (%)	0.90	1.95	0.03	0.34	3.22	0.00	3.66
Revolving (unsecured) (%)	0.60	0.31	0.36	0.16	1.44	0.00	1.84

AS OF 3/31/09 – BANKS WITH ASSETS BETWEEN \$250 AND \$999 MILLION – DATA FROM 18 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	0.49	0.21	0.19	0.15	1.05	0.33	1.72
Auto (Direct) (%)	0.98	0.12	0.10	0.03	1.22	0.11	1.95
Auto (Dealer) (%)	0.71	0.08	0.04	0.04	0.87	0.04	1.33
Home Improv. (unsecured) (%)	0.86	0.41	0.21	0.54	2.01	0.90	2.78
Boat (%)	1.05	0.00	0.00	0.16	1.22	0.16	0.61
Recreational Vehicle (%)	1.09	0.24	0.36	0.33	2.02	0.64	2.73
Mobile Home (%)	2.48	0.00	2.65	0.00	5.14	0.00	8.43
Other (%)	0.91	0.01	0.00	0.54	1.46	0.54	0.74
Total Installment (\$)	0.76	0.10	0.09	0.11	1.06	0.17	1.51
Home Equity–Revolving (%)	0.57	0.21	0.18	0.19	1.16	0.31	1.58
Home Equity–Closed End (%)	0.62	0.06	0.08	0.22	0.97	0.16	1.05
Residential 1 st Mortgage \$ (%)	0.88	0.31	0.23	0.28	1.70	0.42	1.87
Residential 1 st Mortgage # (%)	0.85	0.33	0.18	0.29	1.65	0.31	2.07
Credit Card (%)	0.75	1.17	0.17	0.00	2.09	0.00	2.31
Revolving (unsecured) (%)	0.39	0.06	0.03	0.00	0.49	0.03	1.21

AS OF 3/31/09 – BANKS WITH ASSETS OVER \$1 BILLION – DATA FROM 9 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	0.84	0.28	0.03	0.31	1.47	0.35	1.99
Auto (Direct) (%)	2.21	0.82	0.39	0.89	4.31	1.21	4.51
Auto (Dealer) (%)	0.89	0.19	0.05	0.05	1.17	0.06	1.63
Home Improv. (unsecured) (%)	1.39	0.05	0.12	0.00	1.56	0.12	1.62
Boat (%)	0.78	0.13	0.36	0.09	1.36	0.00	1.74
Recreational Vehicle (%)	1.66	0.36	0.18	0.20	2.39	0.22	2.49
Mobile Home (%)	0.99	0.40	0.25	0.07	1.71	0.07	1.88
Other (%)	1.43	0.67	0.42	0.05	2.57	0.05	2.69
Total Installment (%)	0.98	0.25	0.08	0.12	1.43	0.14	1.87
Home Equity–Revolving (%)	0.48	0.23	0.05	0.45	1.20	0.16	1.21
Home Equity–Closed End (%)	0.67	0.12	0.12	0.28	1.19	0.92	1.13
Residential 1 st Mortgage \$ (%)	0.89	0.12	0.08	0.72	1.82	0.78	2.01
Residential 1 st Mortgage # (%)	0.85	0.11	0.06	0.48	1.49	0.28	1.85
Credit Card (%)	NSD	NSD	NSD	NSD	NSD	NSD	NSD
Revolving (unsecured) (%)	0.58	0.29	0.06	0.10	1.02	0.15	1.54

AS OF 3/31/09 – STATEWIDE DELINQUENCY – DATA FROM 41 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	0.87	0.29	0.09	0.27	1.52	0.33	2.07
Auto (Direct) (%)	1.69	0.50	0.23	0.43	2.85	0.59	3.44
Auto (Dealer) (%)	0.88	0.18	0.05	0.05	1.15	0.08	1.60
Home Improv. (unsecured) (%)	1.02	0.31	0.18	0.32	1.83	0.57	2.31
Boat (%)	0.91	0.07	0.19	0.12	1.28	0.07	1.23
Recreational Vehicle (%)	1.82	0.37	0.19	0.21	2.60	0.26	2.70
Mobile Home (%)	1.33	0.37	0.31	0.25	2.26	0.25	2.73
Other (%)	1.15	0.42	0.28	0.29	2.14	0.29	2.40
Total Installment (%)	0.98	0.23	0.09	0.12	1.42	0.16	1.87
Home Equity–Revolving (%)	0.53	0.20	0.10	0.30	1.13	0.20	1.28
Home Equity–Closed End (%)	0.65	0.11	0.13	0.27	1.17	0.78	1.13
Residential 1 st Mortgage \$ (%)	0.90	0.19	0.13	0.60	1.81	0.68	2.02
Residential 1 st Mortgage # (%)	0.90	0.19	0.10	0.45	1.64	0.29	2.01
Credit Card (%)	0.78	1.34	0.14	0.08	2.34	0.00	2.62
Revolving (unsecured) (%)	0.53	0.23	0.05	0.08	0.89	0.12	1.49

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

	3/31/07	6/30/07	9/30/07	12/31/07	3/31/08	6/30/08	9/30/08	12/31/08	3/31/09
Personal Loans	2.05	3.93	4.88	4.16	2.78	4.67	3.74	5.00	4.26
Auto (Direct)	2.32	2.84	3.25	3.66	2.62	4.15	3.27	4.06	2.93
Auto (Dealer)	1.09	1.26	1.12	1.61	1.46	1.26	1.62	1.72	1.37
Home Improv. (unsec.)	0.50	1.35	2.28	1.19	1.37	1.08	3.34	1.78	1.58
Boat	11.55	15.18	2.70	0.67	0.57	0.50	3.43	1.49	0.86
Recreational Vehicle	3.87	4.52	2.79	4.78	2.93	2.50	3.64	8.05	9.86
Mobile Home	0.39	2.04	3.61	2.63	1.63	3.98	5.16	4.95	3.94
Other	5.15	2.36	3.06	3.05	2.49	2.76	4.12	4.22	1.81
Total Installment	1.44	1.75	1.79	2.13	1.75	1.93	2.20	2.44	1.87
Home Equity – Revolving	1.23	1.54	0.50	0.85	2.10	0.60	0.66	0.38	0.68
Home Equity–Closed End	0.31	1.29	1.04	2.13	2.80	0.44	3.47	1.63	2.03
Residential 1 st Mortgage \$ (%)	1.72	1.83	1.11	1.54	2.15	1.38	1.60	2.64	2.16
Residential 1 st Mortgage # (%)	2.18	2.14	1.81	2.12	2.19	2.09	2.27	3.41	3.05
Credit Card	3.24	2.45	3.54	2.79	2.66	1.65	3.67	3.66	3.22
Revolving (unsec.)	0.69	0.76	2.57	2.02	2.07	1.97	2.25	1.84	1.44

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

	3/31/07	6/30/07	9/30/07	12/31/07	3/31/08	6/30/08	9/30/08	12/31/08	3/31/09
Personal Loans	1.17	1.01	1.10	1.06	0.84	1.50	1.28	1.72	1.05
Auto (Direct)	1.27	1.38	1.35	1.76	1.24	1.00	1.02	1.95	1.22
Auto (Dealer)	0.71	0.75	0.79	0.99	0.59	0.67	0.95	1.33	0.87
Home Improv. (unsec.)	1.50	1.95	0.29	1.69	0.92	1.45	1.10	2.78	2.01
Boat	6.49	1.11	6.60	0.58	0.89	0.00	0.44	0.61	1.22
Recreational Vehicle	1.80	1.78	2.41	1.96	1.55	1.19	1.73	2.73	2.02
Mobile Home	1.54	4.67	5.88	5.30	3.55	4.13	5.67	8.43	5.14
Other	1.63	1.62	2.04	2.48	2.66	1.21	1.36	0.74	1.46
Total Installment	1.13	1.02	1.06	1.24	0.86	0.91	1.05	1.51	1.06
Home Equity–Revolving	1.03	0.70	0.80	1.26	1.13	0.95	1.03	1.58	1.16
Home Equity–Closed End	0.99	0.68	0.63	0.73	0.68	0.52	0.79	1.05	0.97
Residential 1 st Mortgage \$ (%)	1.17	1.05	1.04	1.48	1.25	0.95	0.87	1.87	1.70
Residential 1 st Mortgage # (%)	1.51	1.29	1.01	1.73	1.50	1.84	1.32	2.07	1.65
Credit Card	1.31	4.22	1.90	1.97	1.73	2.24	1.86	2.31	2.09
Revolving (unsecured)	1.33	1.30	1.26	0.58	1.06	0.87	1.12	1.21	0.49

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

	3/31/07	6/30/07	9/30/07	12/31/07	3/31/08	6/30/08	9/30/08	12/31/08	3/31/09
Personal Loans	1.38	1.46	1.57	1.75	1.43	1.53	1.69	1.72	1.47
Auto (Direct)	1.16	1.22	1.20	1.63	2.29	1.86	2.51	1.95	4.31
Auto (Dealer)	1.44	1.64	2.02	1.44	0.96	1.12	1.30	1.33	1.17
Home Improve. (unsec.)	1.50	0.99	0.59	0.52	0.04	0.48	1.02	2.78	1.56
Boat	1.56	1.59	1.94	1.97	1.47	1.19	1.43	0.61	1.36
Recreational Vehicle	1.44	1.33	1.66	1.58	1.46	1.31	2.37	2.73	2.39
Mobile Home	4.61	5.01	6.47	2.93	1.31	1.78	1.73	8.43	1.71
Other	4.28	5.11	4.34	2.05	1.41	1.74	2.04	0.74	2.57
Total Installment	1.52	1.66	2.00	1.55	1.15	1.25	1.50	1.51	1.43
Home Equity–Revolving	0.80	0.77	0.88	1.06	0.85	0.98	1.06	1.58	1.20
Home Equity–Closed End	0.99	0.90	1.15	0.87	0.63	0.76	0.85	1.05	1.19
Residential 1 st Mortgage \$ (%)	3.60	4.07	5.01	1.70	1.48	1.27	1.43	1.87	1.82
Residential 1 st Mortgage # (%)	3.50	3.72	4.77	1.75	1.42	1.14	1.25	2.07	1.49
Credit Card	NSD	NSD	NSD	NSD	NSD	NSD	NSD	NSD	NSD
Revolving (unsecured)	1.96	1.77	1.59	1.32	0.86	1.38	1.39	1.21	1.02

RECAP OF DELINQUENCY TOTALS – STATEWIDE DELINQUENCY

	3/31/07	6/30/07	9/30/07	12/31/07	3/31/08	6/30/08	9/30/08	12/31/08	3/31/09
Personal Loans	1.37	1.49	1.62	1.74	1.38	1.67	1.70	2.07	1.52
Auto (Direct)	1.32	1.46	1.50	1.87	1.96	1.83	1.90	3.44	2.85
Auto (Dealer)	1.39	1.58	1.92	1.39	0.97	1.07	1.29	1.60	1.15
Home Improve. (unsec.)	1.48	1.23	0.58	0.92	0.35	1.10	1.35	2.31	1.83
Boat	1.67	1.59	1.94	1.33	1.19	0.64	1.04	1.23	1.28
Recreational Vehicle	1.46	1.35	1.67	1.75	1.53	1.34	2.35	2.70	2.60
Mobile Home	4.40	4.77	6.18	2.98	1.46	2.28	2.51	2.73	2.26
Other	3.78	3.77	3.60	2.41	1.92	1.81	2.20	2.40	2.14
Total Installment	1.50	1.62	1.93	1.56	1.16	1.26	1.49	1.87	1.42
Home Equity–Revolving	0.82	0.78	0.87	1.11	1.07	0.93	1.01	1.28	1.13
Home Equity–Closed End	0.98	0.88	1.09	0.88	0.70	0.70	0.90	1.13	1.17
Residential 1 st Mortgage \$ (%)	3.22	3.62	4.32	1.61	1.47	1.17	1.24	2.02	1.81
Residential 1 st Mortgage # (%)	3.12	3.24	3.80	1.77	1.49	1.40	1.33	2.01	1.64
Credit Card	2.06	3.16	2.70	2.15	1.93	2.11	2.27	2.62	2.34
Revolving (unsecured)	1.93	1.74	1.58	1.10	0.96	1.22	1.36	1.49	0.89