

Report No. 76
 August 2009
Data as of June 30, 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.

QUARTERLY DELINQUENCY REPORT 6/30/09

TOTAL INSTALMENT LOANS – The statewide delinquency decreased 2 basis points from 1.42% to 1.40% based on data from 42 banks. Banks with assets under \$250 million increased 22 basis points from 1.87% to 2.09%; banks with assets between \$250-999 million increased 10 basis points from 1.06% to 1.16% and banks \$1 billion and over decreased 7 basis points from 1.43% to 1.36%. The statewide figure of 1.40% was 14 basis points above the 1.26% reported in June, 2008. Outstandings decreased an estimated 1.3%.

PERSONAL LOANS – Delinquency statewide rose 20 basis points from 1.52% to 1.72%. Banks with assets under \$250 million fell 20 basis points from 4.26% to 4.06%; banks with assets between \$250-999 million jumped 54 basis points from 1.05% to 1.59% and banks \$1 billion and over increased 15 basis points from 1.47% to 1.62%. The statewide figure of 1.72% was 5 basis points above the 1.67% reported in June, 2008. Outstandings decreased an estimated 1.3%.

AUTO - DIRECT – Delinquency statewide increased 32 basis points from 2.85% to 3.17%. Banks with assets under \$250 million increased 76 basis points from 2.93% to 3.69%; banks with assets between \$250-999 million increased 5 basis points from 1.22% to 1.27% and banks \$1 billion and over rose 60 basis points from 4.31% to 4.91%. The statewide total of 3.17% was 134 basis points over the 1.83% reported in June last year. Outstandings decreased an estimated 4.3%.

AUTO - DEALER – Delinquency statewide fell 4 basis points from 1.15% to 1.11%. Banks with assets under \$250 million increased 8 basis points from 1.37% to 1.45%; banks with assets between \$250-999 decreased 10 basis points from 0.87% to 0.77% and banks \$1 billion and over fell 5 basis points from 1.17% to 1.12%. The statewide total of 1.11% was 4 basis points higher than the 1.07% reported in June last year. Outstandings **increased** an estimated 1.5%

HOME IMPROVEMENT – The statewide delinquency increased 65 basis points from 1.83% to 2.48%. Banks with assets under \$250 million rose 9 basis points from 1.58% to 1.67%; banks with assets between \$250-999 million rose 115 basis points from 2.01% to 3.16% and banks \$1 billion and over fell 14 basis points from 1.56% to 1.42%. The statewide total of 2.48% was 138 basis points above the 1.10% reported in June last year. Outstandings decreased an estimated 4.3%.

BOAT LOANS – The statewide delinquency fell 15 basis points from 1.28% to 1.13%. Banks with assets under \$250 million jumped 55 basis points from 0.86% to 1.41%; banks with assets between \$250-999 million fell 79 basis points from 1.22% to 0.43%; and banks \$1 billion and over rose 38 basis points from 1.36% to 1.74%. The statewide total of 1.13% was 49 basis points over the 0.64% reported in June, 2008. Outstandings **increased** an estimated 3.2%

RECREATIONAL VEHICLES – The statewide delinquency decreased 21 basis points from 2.60% to 2.39%. Banks with assets under \$250 million rose 49 basis points from 9.86% to 10.35%; banks with assets between \$250-999 million increased 3 basis points from 2.02% to 2.05% and banks \$1 billion and over decreased 26 basis points from 2.39% to 2.13%. The statewide total of 2.39% was 105 basis points over the 1.34% reported in June, 2008. Outstandings decreased an estimated 0.3%.

MOBILE HOMES – The statewide delinquency increased by 41 basis points from 2.26% to 2.67%. Banks with assets under \$250 million decreased 78 basis points from 3.94% to 3.16%; banks with assets between \$250-999 increased 19 basis points from 5.14% to 5.33% and banks \$1 billion and over rose 70 basis points from 1.71% to 2.41%. The statewide total of 2.67% was 39 basis points over the 2.28% reported last year. Outstandings decreased an estimated 0.5%.

OTHER LOANS – The delinquency in this broad category of business, and other miscellaneous loans remained unchanged since the last quarter statewide at 2.14%. Banks with assets under \$250 million jumped by 162 basis points from 1.81% to 3.43%; banks with assets between \$250-999 increased 98 basis points from 1.46% to 2.44% and banks \$1 billion and over decreased 87 basis points from 2.57% to 1.70%. The statewide total of 2.14% was 33 basis points above the 1.81% reported in June last year. Outstandings **increased** an estimated 14.2%

HOME EQUITY - REVOLVING – Based on data from 38 banks, statewide delinquency decreased 6 basis points from 1.13% to 1.07%. Banks with assets under \$250 million increased 67 basis points from 0.68% to 1.35%; banks with assets between \$250-999 million rose 7 basis points from 1.16% to 1.23% and banks \$1 billion and over fell 28 basis points from 1.20% to 0.92%. The statewide total of 1.07% was 14 basis points above the 0.93% reported last year. Outstandings **increased** an estimated 4.0%.

HOME EQUITY - LOAN – Based on data from 33 banks, statewide delinquency decreased 1 basis point from 1.17% to 1.16%. Banks with assets under \$250 million dropped 84 basis points from 2.03% to 1.19%; banks with assets between \$250-999 million fell 13 basis points 0.97% to 0.84% and banks \$1 billion and over increased 5 basis points from 1.19% to 1.24%. The statewide delinquency of 1.16% was 46 basis points above than the 0.70% reported last year. Outstandings decreased an estimated 9.0%.

RESIDENTIAL MORTGAGE – The percentage of the number of loans delinquent will be shown in () immediately following the dollar figures. Statewide delinquency decreased 7(16) basis points from 1.81% (1.64%) to 1.74% (1.48%) based on data from 40 banks. These figures were 57(8) basis points over the 1.17% (1.40%) reported last year. Banks with assets under \$250 million increased dollars by 33 basis points from 2.16% to 2.49% but decreased numbers by 17 basis points from 3.05% to 2.88% ; banks with assets between \$250-999 million decreased 15(7) basis points from 1.70%(1.65%) to 1.55% (1.58%) and banks \$1 billion and over decreased 8(19) basis points from 1.82%(1.49%) to 1.74%(1.30%). 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 0.5%

CREDIT CARDS – Based on information supplied by 7 banks, delinquency rose 3 basis points from 2.34% to 2.37%. Banks with assets under \$250 million decreased 29 basis points from 3.22% to 2.93%; banks with assets between \$250-999 million increased 13 basis points from 2.09% to 2.22%. Not enough data was supplied for banks \$1 billion and over. The statewide delinquency of 2.37% was 26 basis points above the 2.11% reported in June, 2008. Outstandings **increased** an estimated 2.0%

REVOLVING CREDIT – Based on information from 39 banks, statewide delinquency rose by 53 basis points from 0.89% to 1.42%. Banks with assets under \$250 million fell by 18 basis points from 1.44% to 1.26%; banks with assets between \$250-999 million increased by 1 basis point from 0.49% to 0.50% and banks 1 billion and over rose 74 basis points from 1.02% to 1.76%. The statewide delinquency of 1.42% was 20 basis points higher than the 1.22% reported in June, 2008. Outstandings **increased** an estimated 0.2%

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 6/30/09 – BANKS WITH ASSETS UNDER \$250 MILLION – DATA FROM 14 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	2.32	0.99	0.47	0.28	4.06	0.22	4.26
Auto (Direct) (%)	2.17	1.07	0.40	0.05	3.69	0.09	2.93
Auto (Dealer) (%)	0.88	0.48	0.07	0.02	1.45	0.19	1.37
Home Improv. (unsecured) (%)	1.02	0.16	0.14	0.35	1.67	0.35	1.58
Boat (%)	0.86	0.55	0.00	0.00	1.41	0.00	0.86
Recreational Vehicle (%)	2.89	5.84	0.99	0.63	10.35	0.20	9.86
Mobile Home (%)	1.64	0.30	0.15	1.06	3.16	1.06	3.94
Other (%)	1.88	0.86	0.25	0.44	3.43	0.44	1.81
Total Installment (%)	1.19	0.65	0.14	0.11	2.09	0.23	1.87
Home Equity–Revolving (%)	0.62	0.41	0.30	0.02	1.35	0.26	0.68
Home Equity–Closed End (%)	0.45	0.00	0.12	0.62	1.19	0.60	2.03
Residential 1 st Mortgage \$ (%)	1.03	0.53	0.26	0.67	2.49	0.75	2.16
Residential 1 st Mortgage # (%)	1.38	0.68	0.29	0.54	2.88	0.37	3.05
Credit Card (%)	1.28	1.18	0.41	0.05	2.93	0.00	3.22
Revolving (unsecured) (%)	0.52	0.19	0.06	0.49	1.26	0.49	1.44

AS OF 6/30/09 – 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 (%)	0.46	0.46	0.19	0.48	1.59	0.67	1.05
Auto (Direct) (%)	0.85	0.24	0.18	0.01	1.27	0.05	1.22
Auto (Dealer) (%)	0.59	0.08	0.06	0.04	0.77	0.04	0.87
Home Improv. (unsecured) (%)	1.14	0.80	0.46	0.76	3.16	0.63	2.01
Boat (%)	0.21	0.00	0.00	0.22	0.43	0.22	1.22
Recreational Vehicle (%)	1.51	0.26	0.25	0.03	2.05	0.31	2.02
Mobile Home (%)	2.68	0.00	0.00	2.65	5.33	2.65	5.14
Other (%)	0.56	1.51	0.00	0.37	2.44	0.37	1.46
Total Installment (\$)	0.63	0.27	0.10	0.15	1.16	0.20	1.06
Home Equity–Revolving (%)	0.60	0.28	0.14	0.21	1.23	0.42	1.16
Home Equity–Closed End (%)	0.37	0.10	0.20	0.17	0.84	0.19	0.97
Residential 1 st Mortgage \$ (%)	0.49	0.45	0.31	0.31	1.55	0.49	1.70
Residential 1 st Mortgage # (%)	0.63	0.42	0.21	0.32	1.58	0.32	1.65
Credit Card (%)	1.58	0.54	0.02	0.07	2.22	0.00	2.09
Revolving (unsecured) (%)	0.27	0.12	0.09	0.02	0.50	0.10	0.49

AS OF 6/30/09 – BANKS WITH ASSETS OVER \$1 BILLION – DATA FROM 10 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	1.14	0.27	0.06	0.15	1.62	0.19	1.47
Auto (Direct) (%)	2.67	0.78	1.03	0.43	4.91	1.48	4.31
Auto (Dealer) (%)	0.82	0.21	0.03	0.05	1.12	0.08	1.17
Home Improv. (unsecured) (%)	1.21	0.09	0.13	0.00	1.42	0.13	1.56
Boat (%)	1.66	0.00	0.03	0.05	1.74	0.00	1.36
Recreational Vehicle (%)	1.55	0.23	0.23	0.13	2.13	0.14	2.39
Mobile Home (%)	1.34	0.54	0.15	0.37	2.41	0.38	1.71
Other (%)	0.94	0.53	0.23	0.00	1.70	0.05	2.57
Total Installment (%)	0.96	0.25	0.08	0.08	1.36	0.13	1.43
Home Equity–Revolving (%)	0.41	0.09	0.14	0.29	0.92	0.39	1.20
Home Equity–Closed End (%)	0.64	0.10	0.10	0.40	1.24	0.42	1.19
Residential 1 st Mortgage \$ (%)	0.56	0.25	0.10	0.81	1.74	0.87	1.82
Residential 1 st Mortgage # (%)	0.51	0.19	0.06	0.54	1.30	0.56	1.49
Credit Card (%)	NSD	NSD	NSD	NSD	NSD	NSD	NSD
Revolving (unsecured) (%)	1.14	0.22	0.36	0.04	1.76	0.40	1.02

AS OF 6/30/09 – STATEWIDE DELINQUENCY – DATA FROM 42 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	1.06	0.34	0.10	0.22	1.72	0.29	1.52
Auto (Direct) (%)	1.81	0.59	0.57	0.19	3.17	0.66	2.85
Auto (Dealer) (%)	0.80	0.22	0.04	0.05	1.11	0.08	1.15
Home Improv. (unsecured) (%)	1.15	0.52	0.33	0.49	2.48	0.45	1.83
Boat (%)	0.97	0.01	0.02	0.13	1.13	0.10	1.28
Recreational Vehicle (%)	1.59	0.41	0.25	0.13	2.39	0.16	2.60
Mobile Home (%)	1.45	0.48	0.15	0.59	2.67	0.60	2.26
Other (%)	1.00	0.80	0.18	0.15	2.14	0.19	2.14
Total Installment (%)	0.93	0.29	0.09	0.09	1.40	0.15	1.42
Home Equity–Revolving (%)	0.50	0.18	0.15	0.24	1.07	0.39	1.13
Home Equity–Closed End (%)	0.58	0.10	0.12	0.36	1.16	0.38	1.17
Residential 1 st Mortgage \$ (%)	0.58	0.34	0.19	0.63	1.74	0.73	1.81
Residential 1 st Mortgage # (%)	0.60	0.29	0.12	0.48	1.48	0.48	1.64
Credit Card (%)	1.52	0.68	0.10	0.07	2.37	0.00	2.34
Revolving (unsecured) (%)	0.90	0.19	0.28	0.04	1.42	0.32	0.89

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
Personal Loans	4.16	2.78	4.67	3.74	5.00	4.26	4.06
Auto (Direct)	3.66	2.62	4.15	3.27	4.06	2.93	3.69
Auto (Dealer)	1.61	1.46	1.26	1.62	1.72	1.37	1.45
Home Improv. (unsec.)	1.19	1.37	1.08	3.34	1.78	1.58	1.67
Boat	0.67	0.57	0.50	3.43	1.49	0.86	1.41
Recreational Vehicle	4.78	2.93	2.50	3.64	8.05	9.86	10.35
Mobile Home	2.63	1.63	3.98	5.16	4.95	3.94	3.16
Other	3.05	2.49	2.76	4.12	4.22	1.81	3.43
Total Installment	2.13	1.75	1.93	2.20	2.44	1.87	2.09
Home Equity – Revolving	0.85	2.10	0.60	0.66	0.38	0.68	1.35
Home Equity–Closed End	2.13	2.80	0.44	3.47	1.63	2.03	1.19
Residential 1 st Mortgage \$ (%)	1.54	2.15	1.38	1.60	2.64	2.16	2.49
Residential 1 st Mortgage # (%)	2.12	2.19	2.09	2.27	3.41	3.05	2.88
Credit Card	2.79	2.66	1.65	3.67	3.66	3.22	2.93
Revolving (unsec.)	2.02	2.07	1.97	2.25	1.84	1.44	1.26

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
Personal Loans	1.06	0.84	1.50	1.28	1.72	1.05	1.59
Auto (Direct)	1.76	1.24	1.00	1.02	1.95	1.22	1.27
Auto (Dealer)	0.99	0.59	0.67	0.95	1.33	0.87	0.77
Home Improv. (unsec.)	1.69	0.92	1.45	1.10	2.78	2.01	3.16
Boat	0.58	0.89	0.00	0.44	0.61	1.22	0.43
Recreational Vehicle	1.96	1.55	1.19	1.73	2.73	2.02	2.05
Mobile Home	5.30	3.55	4.13	5.67	8.43	5.14	5.33
Other	2.48	2.66	1.21	1.36	0.74	1.46	2.44
Total Installment	1.24	0.86	0.91	1.05	1.51	1.06	1.16
Home Equity–Revolving	1.26	1.13	0.95	1.03	1.58	1.16	1.23
Home Equity–Closed End	0.73	0.68	0.52	0.79	1.05	0.97	0.84
Residential 1 st Mortgage \$ (%)	1.48	1.25	0.95	0.87	1.87	1.70	1.55
Residential 1 st Mortgage # (%)	1.73	1.50	1.84	1.32	2.07	1.65	1.58
Credit Card	1.97	1.73	2.24	1.86	2.31	2.09	2.22
Revolving (unsecured)	0.58	1.06	0.87	1.12	1.21	0.49	0.50

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
Personal Loans	1.75	1.43	1.53	1.69	1.72	1.47	1.62
Auto (Direct)	1.63	2.29	1.86	2.51	1.95	4.31	4.91
Auto (Dealer)	1.44	0.96	1.12	1.30	1.33	1.17	1.12
Home Improve. (unsec.)	0.52	0.04	0.48	1.02	2.78	1.56	1.42
Boat	1.97	1.47	1.19	1.43	0.61	1.36	1.74
Recreational Vehicle	1.58	1.46	1.31	2.37	2.73	2.39	2.13
Mobile Home	2.93	1.31	1.78	1.73	8.43	1.71	2.41
Other	2.05	1.41	1.74	2.04	0.74	2.57	1.70
Total Installment	1.55	1.15	1.25	1.50	1.51	1.43	1.36
Home Equity–Revolving	1.06	0.85	0.98	1.06	1.58	1.20	0.92
Home Equity–Closed End	0.87	0.63	0.76	0.85	1.05	1.19	1.24
Residential 1 st Mortgage \$ (%)	1.70	1.48	1.27	1.43	1.87	1.82	1.74
Residential 1 st Mortgage # (%)	1.75	1.42	1.14	1.25	2.07	1.49	1.30
Credit Card	NSD	NSD	NSD	NSD	NSD	NSD	NSD
Revolving (unsecured)	1.32	0.86	1.38	1.39	1.21	1.02	1.76

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
Personal Loans	1.74	1.38	1.67	1.70	2.07	1.52	1.72
Auto (Direct)	1.87	1.96	1.83	1.90	3.44	2.85	3.17
Auto (Dealer)	1.39	0.97	1.07	1.29	1.60	1.15	1.11
Home Improve. (unsec.)	0.92	0.35	1.10	1.35	2.31	1.83	2.48
Boat	1.33	1.19	0.64	1.04	1.23	1.28	1.13
Recreational Vehicle	1.75	1.53	1.34	2.35	2.70	2.60	2.39
Mobile Home	2.98	1.46	2.28	2.51	2.73	2.26	2.67
Other	2.41	1.92	1.81	2.20	2.40	2.14	2.14
Total Installment	1.56	1.16	1.26	1.49	1.87	1.42	1.40
Home Equity–Revolving	1.11	1.07	0.93	1.01	1.28	1.13	1.07
Home Equity–Closed End	0.88	0.70	0.70	0.90	1.13	1.17	1.16
Residential 1 st Mortgage \$ (%)	1.61	1.47	1.17	1.24	2.02	1.81	1.74
Residential 1 st Mortgage # (%)	1.77	1.49	1.40	1.33	2.01	1.64	1.48
Credit Card	2.15	1.93	2.11	2.27	2.62	2.34	2.37
Revolving (unsecured)	1.10	0.96	1.22	1.36	1.49	0.89	1.42