



Quarterly Consumer Delinquency Report

Report No. 84
August 2011
Data as of June 30, 2011

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 6/30/11

TOTAL INSTALMENT LOANS – TOTAL INSTALMENT LOANS – The statewide delinquency decreased 6 basis points from 1.23% to 1.17% based on data from 40 banks. Banks with assets under \$250 million increased 29 basis points from 2.83% to 3.12% ; banks with assets between \$250-999 decreased 42 basis points from 1.52% to 1.10% and banks \$1 billion and over were unchanged from the 1.13% reported last quarter. The statewide figure of 1.17% was 3 basis points lower than the 1.20% reported in June last year. Outstandings **increased** an estimated 0.6%.

PERSONAL LOANS – Delinquency statewide rose 16 basis points from 1.29% to 1.45%. Banks with assets under \$250 million jumped 55 basis points from 3.55% to 4.10%; banks with assets between \$250-999 million decreased 30 basis points from 1.41% to 1.11% and banks \$1 billion and over increased 28 basis points from 1.13% to 1.41%. The statewide figure of 1.45% was 9 basis points below the 1.54% reported in June last year. Outstandings decreased an estimated 0.9%.

AUTO - DIRECT – Delinquency statewide decreased 30 basis points from 1.94% to 1.64%. Banks with assets under \$250 million rose 128 basis points from 2.05% to 3.33%; banks with assets between \$250-999 million decreased 59 basis points from 1.52% to 0.93% and banks \$1 billion and over dropped 63 basis points from 2.31% to 1.68% . The statewide total of 1.64% was 35 basis points under the 1.99% reported last year. Outstandings **increased** an estimated 1.2%..

AUTO - DEALER – Delinquency statewide rose 1 basis point from 0.96% to 0.97%. Banks with assets under \$250 million decreased 3 basis points from 3.66% to 3.63%; banks with assets between \$250-999 fell 29 basis points from 1.23% to 0.94% and banks \$1 billion and over rose 5 basis points from 0.91% to 0.96%. The statewide total of 0.97% was 1 basis point lower than the 0.98% reported in June last year. Outstandings **increased** an estimated 0.8%

HOME IMPROVEMENT – The statewide delinquency increased 4 basis points from 1.85% to 1.89%. Banks with assets under \$250 million fell 54 basis points from 1.83% to 1.29%; banks with assets between \$250-999 million rose 41 basis points from 2.67% to 3.08 and banks \$1 billion and over dropped 7 basis points from 0.62% to

0.55% . The statewide total of 1.89% was 60 basis points below the 2.49% reported last year. Outstandings **increased** an estimated 1.7%.

BOAT LOANS – The statewide delinquency decreased 100 basis points from 4.06% to 3.06%. Banks with assets under \$250 million decreased 279 basis points from 5.66% to 2.87%; banks with assets between \$250-999 million decreased 35 basis points from 3.89% to 3.54%; and banks \$1 billion and over fell 160 basis points from 4.14% to 2.54%. The statewide total of 3.06% was 148 basis points over the 1.58% reported last year. Outstandings decreased an estimated 1.7%.

RECREATIONAL VEHICLES – The statewide delinquency decreased 1.15 basis points from 2.95% to 1.80%. Banks with assets under \$250 million increased 16 basis points from 2.36% to 2.52%; banks with assets between \$250-999 million fell 73 basis points from 1.22% to 0.49% and banks \$1 billion and over decreased 124 basis points from 3.14% to 1.90%. The statewide total of 1.80% was 7 basis points over the 1.73% reported last year. Outstandings decreased an estimated 4.7%.

MOBILE HOMES – The statewide delinquency rose 38 basis points from 2.36% to 2.74%. Banks with assets under \$250 million fell 1 basis point from 2.73% to 2.72%; banks with assets between \$250-999 dropped 118 basis points from 1.18% to 0.0% and banks \$1 billion and over rose 51 basis points from 2.33% to 2.84%. The statewide total of 2.74% was 37 basis points above the 2.37% reported last year. Outstandings decreased an estimated 1.1%.

OTHER LOANS – The delinquency in this broad category of business, and other miscellaneous loans decreased 42 basis points from 2.66% to 2.24%. Banks with assets under \$250 million fell by 23 basis points from 2.79% to 2.56%; banks with assets between \$250-999 decreased 152 basis points from 5.27% to 3.75% and banks \$1 billion and over decreased 26 basis points from 2.31% to 2.05%. The statewide total of 2.24% was 6 basis points below the 2.30% reported last year. Outstandings **increased** an estimated 4.6%.

HOME EQUITY - REVOLVING – Based on data from 36 banks, statewide delinquency decreased 70 basis points from 2.29% to 1.59% . Banks with assets under \$250 million increased 60 basis points from 1.22% to 1.82%; banks with assets between \$250-999 million rose 12 basis points from 0.74% to 0.86% and banks \$1 billion and over decreased 118 basis points from 3.09% to 1.91%. The statewide total of 1.59% was 15 basis points over the 1.44% reported last year. Outstandings **increased** an estimated 0.1%

HOME EQUITY - LOAN – Based on data from 31 banks, statewide delinquency increased 54 basis points from 1.21% to 1.75%. Banks with assets under \$250 million jumped 184 basis points from 1.99% to 3.83%; banks with assets between \$250-999 million fell 46 basis points from 1.86% to 1.40% and banks \$1 billion and over increased 65 basis points from 1.11% to 1.76%. The statewide delinquency of 1.75% was 78 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 decreased 25(67) basis points from 5.84%(4.24%) to 5.59%(3;57%) based on data from 38 banks. These figures were 113(34) basis points over the 4.46%(3.23%) reported last year. Banks with assets under \$250 million decreased 39(24) basis points from 4.17%(3.33%) to 3.78%(3.09%); banks with assets between \$250-999 million decreased 60(60) basis points from 2.51%(2.55%) to 1.91%(.1.95%) and banks \$1 billion and over decreased 16(72) basis points from 6.71%(4.80%) to 6.55%(4.08%). 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 0.3%.

CREDIT CARDS – Based on information supplied by 6 banks, statewide delinquency increased 44 basis points from 1.25% to 1.69%. Banks with assets under \$250 million increased 80 basis points from 1.00% to 1.80%; banks with assets between \$250-999 million increased 34 basis points from 1.33% to 1.67%. Not enough data was supplied for banks \$1 billion and over. The statewide delinquency of 1.69% was 27 basis points below the 1.96% reported last year. Outstandings **increased** an estimated 3.0%.

REVOLVING CREDIT – Based on information from 37 banks, statewide delinquency decreased 30 basis points from 2.24% to 1.94%. Banks with assets under \$250 million dropped 348 basis points from 3.94% to 0.46%; banks with assets between \$250-999 million were unchanged from the 0.67% reported last quarter and banks \$1 billion and over decreased 33 basis points from 2.77% to 2.44%. The statewide delinquency of 1.94% was 57 basis points over the 1.37% reported last year. Outstandings decreased an estimated 4.4%.

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 6/30/11– BANKS WITH ASSETS UNDER \$250 MILLION – DATA FROM 10 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	1.84	1.68	0.33	0.26	4.10	0.25	3.55
Auto (Direct) (%)	1.94	0.90	0.08	0.41	3.33	0.31	2.05
Auto (Dealer) (%)	1.63	1.08	0.91	0.00	3.63	0.00	3.66
Home Improv. (unsecured) (%)	0.02	0.00	1.00	0.27	1.29	0.27	1.83
Boat (%)	1.58	1.29	0.00	0.00	2.87	0.00	5.66
Recreational Vehicle (%)	2.03	0.31	0.00	0.18	2.52	0.10	2.36
Mobile Home (%)	1.98	0.02	0.00	0.72	2.72	0.72	2.73
Other (%)	0.97	0.77	0.56	0.26	2.56	1.36	2.79
Total Installment (%)	1.58	0.88	0.34	0.32	3.12	0.60	2.83
Home Equity–Revolving (%)	1.05	0.34	0.07	0.37	1.82	0.37	1.22
Home Equity–Closed End (%)	1.49	0.13	0.29	1.93	3.83	1.79	1.99
Residential 1 st Mortgage \$ (%)	1.17	0.39	0.58	1.65	3.78	2.01	4.17
Residential 1 st Mortgage # (%)	0.93	0.54	0.43	1.18	3.09	2.08	3.33
Credit Card (%)	1.04	0.65	0.04	0.07	1.80	0.00	1.00
Revolving (unsecured) (%)	0.24	0.10	0.02	0.10	0.46	0.00	3.94

AS OF 6/30/11– BANKS WITH ASSETS BETWEEN \$250 AND \$999 MILLION – DATA FROM 19 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	0.49	0.46	0.07	0.09	1.11	0.10	1.41
Auto (Direct) (%)	0.48	0.12	0.04	0.29	0.93	0.30	1.52
Auto (Dealer) (%)	0.70	0.16	0.03	0.05	0.94	0.14	1.23
Home Improv. (unsecured) (%)	2.09	0.49	0.00	0.50	3.08	0.50	2.67
Boat (%)	2.09	0.00	0.00	1.45	3.54	1.45	3.89
Recreational Vehicle (%)	0.19	0.09	0.00	0.20	0.49	0.20	1.22
Mobile Home (%)	0.00	0.00	0.00	0.00	0.00	0.00	1.18
Other (%)	0.91	0.48	0.86	1.51	3.75	1.51	5.27
Total Installment (\$)	0.70	0.20	0.05	0.15	1.10	0.22	1.52
Home Equity–Revolving (%)	0.28	0.14	0.15	0.29	0.86	0.41	0.74
Home Equity–Closed End (%)	0.31	0.37	0.33	0.36	1.40	0.39	1.86
Residential 1 st Mortgage \$ (%)	0.53	0.45	0.44	0.49	1.91	0.99	2.51
Residential 1 st Mortgage # (%)	0.74	0.35	0.32	0.53	1.95	0.69	2.55
Credit Card (%)	0.93	0.40	0.11	0.23	1.67	0.23	1.33
Revolving (unsecured) (%)	0.23	0.02	0.02	0.42	0.67	0.40	0.67

AS OF 6/30/11– BANKS WITH ASSETS OVER \$1 BILLION – DATA FROM 10 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	1.03	0.20	0.08	0.10	1.41	0.14	1.13
Auto (Direct) (%)	1.10	0.32	0.10	0.17	1.68	0.26	2.31
Auto (Dealer) (%)	0.71	0.15	0.03	0.07	0.96	0.10	0.91
Home Improv. (unsecured) (%)	0.51	0.00	0.04	0.00	0.55	0.00	0.62
Boat (%)	0.85	0.36	0.11	1.22	2.54	0.00	4.14
Recreational Vehicle (%)	0.91	0.31	0.26	0.42	1.90	0.68	3.14
Mobile Home (%)	1.59	0.46	0.14	0.65	2.84	0.70	2.33
Other (%)	1.07	0.55	0.29	0.13	2.05	0.48	2.31
 Total Installment (%)	 0.78	 0.19	 0.06	 0.10	 1.13	 0.16	 1.13
Home Equity–Revolving (%)	0.88	0.09	0.08	0.87	1.91	0.91	3.09
Home Equity–Closed End (%)	0.78	0.22	0.22	0.54	1.76	0.73	1.11
Residential 1 st Mortgage \$ (%)	1.01	0.80	0.61	4.13	6.55	4.62	6.71
Residential 1 st Mortgage # (%)	1.02	0.54	0.54	1.97	4.08	2.46	4.80
Credit Card (%)	NSD	NSD	NSD	NSD	NSD	NSD	NSD
Revolving (unsecured) (%)	0.63	0.21	0.08	1.52	2.44	1.53	2.77

AS OF 6/30/11– STATEWIDE DELINQUENCY – DATA FROM 40 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	0.95	0.31	0.09	0.11	1.45	0.13	1.29
Auto (Direct) (%)	0.96	0.34	0.07	0.27	1.64	0.29	1.94
Auto (Dealer) (%)	0.71	0.16	0.03	0.06	0.97	0.11	0.96
Home Improv. (unsecured) (%)	1.17	0.23	0.19	0.29	1.89	0.29	1.85
Boat (%)	1.51	0.22	0.05	1.28	3.06	0.73	4.06
Recreational Vehicle (%)	0.89	0.29	0.23	0.39	1.80	0.62	2.95
Mobile Home (%)	1.62	0.37	0.11	0.65	2.74	0.68	2.36
Other (%)	1.05	0.58	0.37	0.25	2.24	0.67	2.66
 Total Installment (%)	 0.79	 0.21	 0.06	 0.11	 1.17	 0.18	 1.23
Home Equity–Revolving (%)	0.70	0.11	0.10	0.67	1.59	0.73	2.29
Home Equity–Closed End (%)	0.73	0.24	0.24	0.53	1.75	0.71	1.21
Residential 1 st Mortgage \$ (%)	0.93	0.72	0.57	3.36	5.59	3.85	5.84
Residential 1 st Mortgage # (%)	0.95	0.50	0.49	1.62	3.57	2.05	4.24
Credit Card (%)	0.95	0.44	0.10	0.20	1.69	0.19	1.25
Revolving (unsecured) (%)	0.51	0.15	0.06	1.20	1.94	1.20	2.24

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

	6/30/09	9/30/09	12/31/09	3/31/10	6/30/10	9/30/10	12/30/10	3/31/11	6/30/11
Personal Loans	4.06	3.98	4.11	4.17	4.06	4.76	4.85	3.55	4.10
Auto (Direct)	3.69	2.96	3.15	3.19	2.36	2.90	2.94	2.05	3.33
Auto (Dealer)	1.45	1.81	2.24	1.80	1.78	2.14	4.54	3.66	3.63
Home Improv. (unsec.)	1.67	2.13	1.73	1.39	0.74	1.42	1.60	1.83	1.29
Boat	1.41	3.41	1.75	1.01	1.88	4.93	4.23	5.66	2.87
Recreational Vehicle	10.35	10.42	9.15	9.62	3.30	3.49	4.53	2.36	2.52
Mobile Home	3.16	2.59	2.69	0.66	1.90	2.36	2.04	2.73	2.72
Other	3.43	3.63	3.84	4.13	2.73	4.22	4.54	2.79	2.56
Total Installment	2.09	2.31	2.66	3.33	2.66	3.49	3.84	2.83	3.12
Home Equity – Revolving	1.35	1.08	0.84	0.90	0.46	1.78	1.41	1.22	1.82
Home Equity–Closed End	1.19	2.04	2.43	3.63	4.51	2.65	4.98	1.99	3.83
Residential 1 st Mortgage \$ (%)	2.49	2.25	2.54	4.37	3.49	3.43	4.90	4.17	3.78
Residential 1 st Mortgage # (%)	2.88	2.79	2.50	3.83	3.54	3.13	3.70	3.33	3.09
Credit Card	2.93	2.39	2.00	2.05	1.40	1.59	1.56	1.00	1.80
Revolving (unsec.)	1.26	1.81	1.36	0.68	1.36	1.43	1.03	3.94	0.46

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

	6/30/09	9/30/09	12/31/09	3/31/10	6/30/10	9/30/10	12/30/10	3/31/11	6/30/11
Personal Loans	1.59	1.37	1.84	1.20	1.00	1.02	1.34	1.41	1.11
Auto (Direct)	1.27	1.33	1.48	1.18	1.15	1.09	1.27	1.52	0.93
Auto (Dealer)	0.77	1.00	1.18	1.22	1.01	1.05	1.14	1.23	0.94
Home Improv. (unsec.)	3.16	2.50	3.07	2.35	3.40	4.31	3.22	2.67	3.08
Boat	0.43	0.44	1.53	1.12	0.95	1.11	3.32	3.89	3.54
Recreational Vehicle	2.05	1.82	1.60	1.04	1.51	0.94	1.50	1.22	0.49
Mobile Home	5.33	2.97	6.78	6.49	3.93	4.13	1.65	1.18	0.00
Other	2.44	1.58	1.93	1.83	3.23	2.63	5.00	5.27	3.75
Total Installment	1.16	1.18	1.45	1.26	1.11	1.12	1.36	1.52	1.10
Home Equity–Revolving	1.23	0.83	0.77	0.74	0.65	0.96	1.02	0.74	0.86
Home Equity–Closed End	0.84	0.89	1.54	1.41	1.17	1.21	1.74	1.86	1.40
Residential 1 st Mortgage \$ (%)	1.55	1.42	2.15	1.84	1.55	1.78	2.71	2.51	1.91
Residential 1 st Mortgage # (%)	1.58	1.40	2.17	1.98	1.67	1.77	2.58	2.55	1.95
Credit Card	2.22	2.28	1.69	1.94	2.12	3.63	1.76	1.33	1.67
Revolving (unsecured)	0.50	0.92	0.53	0.44	0.23	1.83	1.06	0.67	0.67

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

	6/30/09	9/30/09	12/31/09	3/31/10	6/30/10	9/30/10	12/30/10	3/31/11	6/30/11
Personal Loans	1.62	1.69	1.87	1.57	1.56	1.62	1.66	1.13	1.41
Auto (Direct)	4.91	4.23	5.24	3.86	3.07	3.37	2.90	2.31	1.68
Auto (Dealer)	1.12	1.21	1.35	0.93	0.97	1.25	1.37	0.91	0.96
Home Improve. (unsec.)	1.42	1.49	1.32	1.11	1.58	0.56	0.97	0.62	0.55
Boat	1.74	2.55	2.78	2.65	2.18	2.76	3.57	4.14	2.54
Recreational Vehicle	2.13	2.77	2.93	2.05	1.71	1.94	3.16	3.14	1.90
Mobile Home	2.41	2.88	2.55	2.03	2.38	2.20	2.48	2.33	2.84
Other	1.70	1.80	2.21	1.71	2.11	2.02	2.33	2.31	2.05
Total Installment	1.36	1.46	1.61	1.16	1.18	1.40	1.55	1.13	1.13
Home Equity–Revolving	0.92	1.38	1.64	2.10	1.84	2.05	2.32	3.09	1.91
Home Equity–Closed End	1.24	1.39	0.86	0.91	0.88	1.13	1.31	1.11	1.76
Residential 1 st Mortgage \$ (%)	1.74	1.85	2.82	5.02	5.21	5.95	6.57	6.71	6.55
Residential 1 st Mortgage # (%)	1.30	1.65	2.57	3.52	3.65	3.82	4.29	4.80	4.08
Credit Card	NSD	NSD	NSD	NSD	NSD	NSD	NSD	NSD	NSD
Revolving (unsecured)	1.76	1.32	1.32	1.37	1.75	1.96	2.48	2.77	2.44

RECAP OF DELINQUENCY TOTALS – STATEWIDE DELINQUENCY

	6/30/09	9/30/09	12/31/09	3/31/10	6/30/10	9/30/10	12/30/10	3/31/11	6/30/11
Personal Loans	1.72	1.73	1.98	1.61	1.54	1.62	1.73	1.29	1.45
Auto (Direct)	3.17	2.74	3.19	2.44	1.99	2.12	2.07	1.94	1.64
Auto (Dealer)	1.11	1.24	1.41	0.99	0.98	1.21	1.33	0.96	0.97
Home Improve. (unsec.)	2.48	2.16	2.39	1.80	2.49	2.76	2.25	1.85	1.89
Boat	1.13	1.61	2.17	1.87	1.58	2.03	3.47	4.06	3.06
Recreational Vehicle	2.39	2.91	2.99	2.17	1.73	1.86	3.00	2.95	1.80
Mobile Home	2.67	2.83	2.75	1.98	2.37	2.32	2.33	2.36	2.74
Other	2.14	2.02	2.38	2.08	2.30	2.38	2.93	2.66	2.24
Total Installment	1.40	1.49	1.68	1.23	1.20	1.40	1.57	1.23	1.17
Home Equity–Revolving	1.07	1.15	1.38	1.71	1.44	1.71	1.89	2.29	1.59
Home Equity–Closed End	1.16	1.32	0.97	0.99	0.97	1.16	1.42	1.21	1.75
Residential 1 st Mortgage \$ (%)	1.74	1.74	2.68	4.38	4.46	5.05	5.73	5.84	5.59
Residential 1 st Mortgage # (%)	1.48	1.65	2.49	3.22	3.23	3.29	3.86	4.24	3.57
Credit Card	2.37	2.30	1.76	1.96	1.96	3.19	1.72	1.25	1.69
Revolving (unsecured)	1.42	1.26	1.10	1.12	1.37	1.92	2.12	2.24	1.94