

For this report the state is now 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 6/30/08

TOTAL INSTALMENT LOANS – The statewide delinquency increased 10 basis points from 1.16% to 1.26% based on data from 42 banks. Banks with assets under \$250 million increased 18 basis points from 1.75% to 1.93%; banks with assets between \$250-999 million increased 5 basis points from 0.86% to 0.91% and banks \$1 billion and over rose 10 basis points from 1.15% to 1.25%. The statewide total of 1.26% was 36 basis points below the 1.62% reported in June, 2007. Outstandings **increased** an estimated 1.3%.

PERSONAL LOANS – Delinquency statewide rose 29 basis points from 1.38% to 1.67%. Banks with assets under \$250 million jumped 189 basis points from 2.78% to 4.67%; banks with assets between \$250-999 million rose 66 basis points from 0.84% to 1.50% and banks \$1 billion and over increased 10 basis points from 1.43% to 1.53%. The statewide figure of 1.67% was 18 basis points above the 1.49% reported in June, 2007. Outstandings **decreased** an estimated 2.4%.

AUTO - DIRECT – Delinquency statewide decreased 13 basis points from 1.96% to 1.83%. Banks with assets under \$250 million increased 153 basis points from 2.62% to 4.15%; banks with assets between \$250-999 million decreased 24 basis points from 1.24% to 1.00% and banks \$1 billion and over decreased 43 basis points from 2.29% to 1.86%. The statewide total of 1.83% was 37 basis points over the 1.46% reported in June last year. Outstandings **decreased** an estimated 5.7%.

AUTO - DEALER – Delinquency statewide rose 10 basis points from 0.97% to 1.07%. Banks with assets under \$250 million decreased 20 basis points from 1.46% to 1.26%; banks with assets between \$250-999 increased 8 basis points from 0.59% to 0.67% and banks \$1 billion and over increased 16 basis points from 0.96% to 1.12%. The statewide total of 1.07% was 51 basis points lower than the 1.58% reported in June last year. Outstandings **increased** an estimated 3.3%.

HOME IMPROVEMENT – The statewide delinquency increased 75 basis points from 0.35% to 1.10%. Banks with assets under \$250 million decreased 29 basis points from 1.37% to 1.08%; banks with assets between \$250-999 million jumped 53 basis points from 0.92% to 1.45% and banks \$1 billion and over rose 44 basis points from 0.04% to 0.48%. The statewide total of 1.10% was 13 basis points below the 1.23% reported in June last year. Outstandings **increased** an estimated 0.6%.

BOAT LOANS – The statewide delinquency fell 55 basis points from 1.19% to 0.64%. Banks with assets under \$250 million dropped 7 basis points from 0.57% to 0.50%; banks with assets between \$250-999 million fell 89 basis points from 0.89% to 0.00%; and banks \$1 billion and over decreased 28 basis points from 1.47% to 1.19%. The statewide total of 0.64% was 95 basis points below the 1.59% reported in June, 2007. Outstandings **increased** an estimated 4.0%.

RECREATIONAL VEHICLES – The statewide delinquency decreased 19 basis points from 1.53% to 1.34%. Banks with assets under \$250 million dropped 43 basis points from 2.93% to 2.50%; banks with assets between \$250-999 million decreased 36 basis points from 1.55% to 1.19% and banks \$1 billion and over decreased 15 basis points from 1.46% to 1.31%. The statewide total of 1.34% was 1 basis point under the 1.35% reported in June, 2007. Outstandings **increased** an estimated 4.8%.

MOBILE HOMES – The statewide delinquency increased by 82 basis points from 1.46% to 2.28%. Banks with assets under \$250 million jumped 235 basis points from 1.63% to 3.98%; banks with assets between \$250-999 increased 58 basis points from 3.55% to 4.13% and banks \$1 billion and over rose 47 basis points from 1.31% to 1.78%. The statewide total of 2.28% was 249 basis points below the 4.77% reported last year. Outstandings **decreased** an estimated 0.9%.

OTHER LOANS – The delinquency in this broad category of business, and other miscellaneous loans decreased 11 basis points statewide from 1.92% to 1.81%. Banks with assets under \$250 million rose by 27 basis point from 2.49% to 2.76%; banks with assets between \$250-999 million decreased 145 basis points from 2.66% to 1.21% and banks \$1 billion and over rose 33 basis points from 1.41% to 1.74%. The statewide total of 1.81% was 196 basis points below the 3.77% reported in June last year. Outstandings **increased** an estimated 1.7%.

HOME EQUITY - REVOLVING – Based on data from 37 banks, statewide delinquency decreased 14 basis points from 1.07% to 0.93%. Banks with assets under \$250 million decreased 150 basis points from 2.10% to 0.60%; banks with assets between \$250-999 million fell 18 basis points from 1.13% to 0.95% and banks \$1 billion and over rose 13 basis points from 0.85% to 0.98%. The statewide total of 0.93% was 15 basis points above the 0.78% reported last year. Outstandings **increased** an estimated 5.1%.

HOME EQUITY - LOAN – Based on data from 33 banks, statewide delinquency remain unchanged at 0.70%. Banks with assets under \$250 million fell 236 basis points from 2.80% to 0.44%; banks with assets between \$250-999 million fell 16 basis points 0.68% to 0.52% and banks \$1 billion and over increased 13 basis points from 0.63% to 0.76%. The statewide delinquency of 0.70% was 18 basis points lower than the 0.88% reported last year. Outstandings **increased** an estimated 0.4%.

RESIDENTIAL MORTGAGE – The percentage of the number of loans delinquent will be shown in () immediately following the dollar figures. Statewide delinquency decreased 30(9) basis points from 1.47% (1.49%) to 1.17% (1.40), based on data from 40 banks. These figures were 245(184) basis points under the 3.62% (3.24%) reported last year. Banks with assets under \$250 million decreased 77(10) basis points from 2.15% (2.19%) to 1.38% (2.09%); banks with assets between \$250-999 million decreased 30 basis points in dollars from 1.25% to 0.95, but increased 34 basis points in numbers from (1.50% to 1.84%). Banks \$1 billion and over decreased 21(28) basis points from 1.48% (1.42%) to 1.27% (1.14%). 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 1.4%.

CREDIT CARDS – Based on information supplied by 7 banks, delinquency rose 18 basis points from 1.93% to 2.11%. Banks with assets under \$250 million decreased 101 basis points from 2.66% to 1.65%; banks with assets between \$250-999 million increased 51 basis points from 1.73% to 2.24%. Not enough data was supplied for banks \$1 billion and over. The statewide delinquency of 2.11% was 105 basis points below the 3.16% reported in June, 2007. Outstandings **increased** an estimated 1.8%.

REVOLVING CREDIT – Based on information from 39 banks, statewide delinquency rose by 26 basis points from 0.96% to 1.22%. Banks with assets under \$250 million fell by 10 basis points from 2.07% to 1.97%; banks with assets between \$250-999 million decreased by 19 basis points from 1.06% to 0.87% and banks 1 billion and over rose 52 basis points from 0.86% to 1.38. The statewide delinquency of 1.22% was 52 basis points below the 1.74% reported in June, 2007. Outstandings **increased** an estimated 3.4%.

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 6/30/08 – BANKS WITH ASSETS UNDER \$250 MILLION – DATA FROM 14 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	3.11	0.91	0.63	0.03	4.67	0.02	2.78
Auto (Direct) (%)	2.52	1.03	0.32	0.28	4.15	0.28	2.62
Auto (Dealer) (%)	0.81	0.31	0.10	0.05	1.26	0.20	1.46
Home Improv. (unsecured) (%)	0.69	0.00	0.00	0.39	1.08	0.00	1.37
Boat (%)	0.50	0.00	0.00	0.00	0.50	0.00	0.57
Recreational Vehicle (%)	1.72	0.44	0.13	0.22	2.50	0.22	2.93
Mobile Home (%)	2.67	0.56	0.46	0.29	3.98	0.00	1.63
Other (%)	1.54	0.81	0.00	0.42	2.76	0.04	2.49
Total Installment (%)	1.22	0.45	0.15	0.11	1.93	0.18	1.75
Home Equity–Revolving (%)	0.47	0.05	0.00	0.08	0.60	0.02	2.10
Home Equity–Closed End (%)	0.30	0.08	0.06	0.00	0.44	0.00	2.80
Residential Mortgage \$ (%)	0.56	0.43	0.08	0.30	1.38	0.25	2.15
# Residential Mortgages (%)	1.09	0.53	0.11	0.36	2.09	0.21	2.19
Credit Card (%)	0.47	0.26	0.03	0.89	1.65	0.00	2.66
Revolving (unsecured) (%)	1.13	0.66	0.03	0.14	1.97	0.07	2.07

AS OF 6/30/08 – 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 (%)	0.79	0.41	0.25	0.05	1.50	0.25	0.84
Auto (Direct) (%)	0.77	0.08	0.12	0.03	1.00	0.10	1.24
Auto (Dealer) (%)	0.50	0.09	0.04	0.04	0.67	0.04	0.59
Home Improve. (unsecured) (%)	0.96	0.50	0.00	0.00	1.45	0.00	0.92
Boat (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.89
Recreational Vehicle (%)	0.91	0.19	0.08	0.00	1.19	0.08	1.55
Mobile Home (%)	4.13	0.00	0.00	0.00	4.13	0.00	3.55
Other (%)	0.30	0.00	0.17	0.74	1.21	0.92	2.66
Total Installment (\$)	0.59	0.14	0.10	0.08	0.91	0.14	0.86
Home Equity–Revolving (%)	0.41	0.20	0.24	0.10	0.95	0.35	1.13
Home Equity–Closed End (%)	0.27	0.08	0.06	0.10	0.52	0.05	0.68
Residential 1 st Mortgage \$ (%)	0.33	0.26	0.17	0.19	0.95	0.29	1.25
No. of Loans Delinquent (%)	0.45	0.33	0.16	0.90	1.84	0.30	1.50
Credit Card (%)	1.12	0.54	0.03	0.55	2.24	0.00	1.73
Revolving (unsecured) (%)	0.37	0.05	0.44	0.01	0.87	0.44	1.06

AS OF 6/30/08 – BANKS WITH ASSETS OVER \$1 BILLION – DATA FROM 10 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	0.93	0.38	0.04	0.17	1.53	0.20	1.43
Auto (Direct) (%)	1.24	0.31	0.09	0.22	1.86	0.27	2.29
Auto (Dealer) (%)	0.85	0.20	0.03	0.04	1.12	0.06	0.96
Home Improve. (unsecured) (%)	0.11	0.37	0.00	0.00	0.48	0.00	0.04
Boat (%)	0.91	0.26	0.01	0.01	1.19	0.00	1.47
Recreational Vehicle (%)	0.89	0.20	0.17	0.05	1.31	0.05	1.46
Mobile Home (%)	1.25	0.16	0.17	0.19	1.78	0.24	1.31
Other (%)	0.66	0.56	0.31	0.20	1.74	0.56	1.41
Total Installment (%)	0.89	0.24	0.05	0.07	1.25	0.11	1.15
Home Equity–Revolving (%)	0.57	0.12	0.07	0.22	0.98	0.23	0.85
Home Equity–Closed End (%)	0.52	0.09	0.03	0.12	0.76	0.12	0.63
Residential 1 st Mortgage \$ (%)	0.52	0.29	0.07	0.40	1.27	0.25	1.48
No. Mort. Loans Delinquent (%)	0.49	0.18	0.08	0.39	1.14	0.23	1.42
	NSD	NSD	NSD	NSD	NSD	NSD	NSD
Credit Card (%)	0.83	0.26	0.09	0.20	1.38	0.23	0.86
Revolving (unsecured) (%)							

AS OF 6/30/08 – STATEWIDE DELINQUENCY – DATA FROM 42 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	1.00	0.41	0.11	0.14	1.67	0.20	1.38
Auto (Direct) (%)	1.23	0.32	0.13	0.16	1.83	0.21	1.96
Auto (Dealer) (%)	0.79	0.20	0.04	0.04	1.07	0.07	0.97
Home Improve. (unsecured) (%)	0.65	0.40	0.00	0.04	1.10	0.00	0.35
Boat (%)	0.49	0.14	0.00	0.01	0.64	0.00	1.19
Recreational Vehicle (%)	0.92	0.21	0.16	0.05	1.34	0.06	1.53
Mobile Home (%)	1.64	0.23	0.22	0.20	2.28	0.19	1.46
Other (%)	0.75	0.45	0.20	0.42	1.81	0.55	1.92
Total Installment (%)	0.87	0.25	0.07	0.08	1.26	0.12	1.16
Home Equity–Revolving (%)	0.50	0.14	0.12	0.16	0.93	0.26	1.07
Home Equity–Closed End (%)	0.46	0.09	0.04	0.12	0.70	0.10	0.70
Residential 1 st Mortgage (%)	0.46	0.29	0.11	0.32	1.17	0.26	1.47
No.Mort. Loans Delinquent (%)	0.51	0.25	0.11	0.54	1.40	0.25	1.49
Credit Card (%)	0.97	0.48	0.03	0.62	2.11	0.00	1.93
Revolving (unsecured) (%)	0.68	0.20	0.21	0.13	1.22	0.30	0.96

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

	6/30/06	9/30/06	12/31/06	3/31/07	6/30/07	9/30/07	12/31/07	3/31/08	6/60/08
Personal Loans	1.81	3.15	1.92	2.05	3.93	4.88	4.16	2.78	4.67
Auto (Direct)	1.94	1.89	1.80	2.32	2.84	3.25	3.66	2.62	4.15
Auto (Dealer)	1.31	1.27	1.47	1.09	1.26	1.12	1.61	1.46	1.26
Home Improve. (unsec.)	0.52	2.24	0.76	0.50	1.35	2.28	1.19	1.37	1.08
Boat	0.00	0.00	0.00	11.55	15.18	2.70	0.67	0.57	0.50
Recreational Vehicle	3.73	4.39	5.10	3.87	4.52	2.79	4.78	2.93	2.50
Mobile Home	0.24	0.23	0.24	0.39	2.04	3.61	2.63	1.63	3.98
Other	2.58	2.95	2.53	5.15	2.36	3.06	3.05	2.49	2.76
Total Installment	1.46	1.54	1.59	1.44	1.75	1.79	2.13	1.75	1.93
Home Equity – Revolving	0.61	1.03	1.77	1.23	1.54	0.50	0.85	2.10	0.60
Home Equity–Closed End	1.09	0.86	0.81	0.31	1.29	1.04	2.13	2.80	0.44
Residential 1 st Mortgage	1.12	1.51	1.59	1.72	1.83	1.11	1.54	2.15	1.38
No.Mort.Loans Del'quent	2.13	1.53	2.32	2.18	2.14	1.81	2.12	2.19	2.09
Credit Card	1.33	1.33	1.47	3.24	2.45	3.54	2.79	2.66	1.65
Revolving (unsec.)	0.69	1.96	0.78	0.69	0.76	2.57	2.02	2.07	1.97

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

	6/30/06	9/30/06	12/31/06	3/31/07	6/30/07	9/30/07	12/31/07	3/31/08	6/30/08
Personal Loans	1.07	1.03	0.99	1.17	1.01	1.10	1.06	0.84	1.50
Auto (Direct)	1.27	1.43	1.61	1.27	1.38	1.35	1.76	1.24	1.00
Auto (Dealer)	0.65	0.59	0.79	0.71	0.75	0.79	0.99	0.59	0.67
Home Improve. (unsec.)	1.66	1.26	2.30	1.50	1.95	0.29	1.69	0.92	1.45
Boat	1.21	0.52	5.56	6.49	1.11	6.60	0.58	0.89	0.00
Recreational Vehicle	1.90	2.24	1.95	1.80	1.78	2.41	1.96	1.55	1.19
Mobile Home	2.14	4.89	2.58	1.54	4.67	5.88	5.30	3.55	4.13
Other	1.30	1.94	2.91	1.63	1.62	2.04	2.48	2.66	1.21
Total Installment	0.85	0.86	1.12	1.13	1.02	1.06	1.24	0.86	0.91
Home Equity–Revolving	0.47	0.68	0.94	1.03	0.70	0.80	1.26	1.13	0.95
Home Equity–Closed End	0.81	0.97	1.01	0.99	0.68	0.63	0.73	0.68	0.52
Residential 1 st Mortgage	1.10	0.95	1.38	1.17	1.05	1.04	1.48	1.25	0.95
No.Mort.Loans del'quent	1.14	1.19	1.66	1.51	1.29	1.01	1.73	1.50	1.84
Credit Card	1.87	1.39	2.01	1.31	4.22	1.90	1.97	1.73	2.24
Revolving (unsecured)	0.93	0.92	0.47	1.33	1.30	1.26	0.58	1.06	0.87

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

	6/30/06	9/30/06	12/31/06	3/31/07	6/30/07	9/30/07	12/31/07	3/31/08	6/30/08
Personal Loans	1.55	1.51	1.81	1.38	1.46	1.57	1.75	1.43	1.53
Auto (Direct)	1.50	1.75	1.96	1.16	1.22	1.20	1.63	2.29	1.86
Auto (Dealer)	1.41	1.68	1.92	1.44	1.64	2.02	1.44	0.96	1.12
Home Improve. (unsec.)	0.70	0.72	0.79	1.50	0.99	0.59	0.52	0.04	0.48
Boat	1.43	1.67	1.76	1.56	1.59	1.94	1.97	1.47	1.19
Recreational Vehicle	1.19	1.48	1.79	1.44	1.33	1.66	1.58	1.46	1.31
Mobile Home	5.62	6.06	6.47	4.61	5.01	6.47	2.93	1.31	1.78
Other	4.22	6.43	5.09	4.28	5.11	4.34	2.05	1.41	1.74
Total Installment	1.51	1.76	1.99	1.52	1.66	2.00	1.55	1.15	1.25
Home Equity–Revolving	0.55	0.74	0.74	0.80	0.77	0.88	1.06	0.85	0.98
Home Equity–Closed End	0.95	1.07	1.12	0.99	0.90	1.15	0.87	0.63	0.76
Residential 1 st Mortgage	3.01	3.48	3.54	3.60	4.07	5.01	1.70	1.48	1.27
No.Mort.Loans Del'quent	3.69	3.91	3.93	3.50	3.72	4.77	1.75	1.42	1.14
Credit Card	1.62	1.88	NSD	NSD	NSD	NSD	NSD	NSD	NSD
Revolving (unsecured)	1.30	1.85	1.85	1.96	1.77	1.59	1.32	0.86	1.38

RECAP OF DELINQUENCY TOTALS – STATEWIDE DELINQUENCY

	6/30/06	9/30/06	12/31/06	3/31/07	6/30/07	9/30/07	12/31/07	3/31/08	6/30/08
Personal Loans	1.49	1.48	1.69	1.37	1.49	1.62	1.74	1.38	1.67
Auto (Direct)	1.47	1.67	1.84	1.32	1.46	1.50	1.87	1.96	1.83
Auto (Dealer)	1.34	1.56	1.80	1.39	1.58	1.92	1.39	0.97	1.07
Home Improve. (unsec.)	0.86	0.88	1.15	1.48	1.23	0.58	0.92	0.35	1.10
Boat	1.42	1.65	1.83	1.67	1.59	1.94	1.33	1.19	0.64
Recreational Vehicle	1.22	1.51	1.80	1.46	1.35	1.67	1.75	1.53	1.34
Mobile Home	5.37	5.83	6.12	4.40	4.77	6.18	2.98	1.46	2.28
Other	3.41	4.80	4.30	3.78	3.77	3.60	2.41	1.92	1.81
Total Installment	1.45	1.67	1.90	1.50	1.62	1.93	1.56	1.16	1.26
Home Equity–Revolving	0.55	0.74	0.76	0.82	0.78	0.87	1.11	1.07	0.93
Home Equity–Closed End	0.94	1.06	1.10	0.98	0.88	1.09	0.88	0.70	0.70
Residential 1 st Mortgage	2.69	3.05	3.17	3.22	3.62	4.32	1.61	1.47	1.17
No.Mort.Loans Del'quent	3.12	3.25	3.44	3.12	3.24	3.80	1.77	1.49	1.40
Credit Card	1.66	1.74	2.38	2.06	3.16	2.70	2.15	1.93	2.11
Revolving (unsecured)	1.28	1.81	1.61	1.93	1.74	1.58	1.10	0.96	1.22