



# Quarterly Consumer Delinquency Report

Report No. 77  
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Data as of September 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 9/30/09

**TOTAL INSTALMENT LOANS** – The statewide delinquency increased 9 basis points from 1.40% to 1.49% based on data from 42 banks. Banks with assets under \$250 million increased 22 basis points from 2.09% to 2.31% ; banks with assets between \$250-999 decreased 2 basis points from 1.18% to 1.16% and banks \$1 billion and over increased 10 basis points from 1.36% to 1.46%. The statewide figure of 1.49% was the same as reported in September, 2008 . Outstandings **increased** an estimated 0.8%.

**PERSONAL LOANS** – Delinquency statewide rose 1 basis point from 1.72% to 1.73%. Banks with assets under \$250 million fell 8 basis points from 4.06% to 3.98%; banks with assets between \$250-999 million decreased 8 basis points from 1.59% to 1.51% and banks \$1 billion and over increased 7 basis points from 1.62% to 1.69%. The statewide figure of 1.73% was 3 basis points above the 1.70% reported in September, 2008. Outstandings decreased an estimated 0.9%.

**AUTO - DIRECT**– Delinquency statewide decreased 43 basis points from 3.17% to 2.74%. Banks with assets under \$250 million fell 73 basis points from 3.69% to 2.96%; banks with assets between \$250-999 million increased 6 basis points from 1.27% to 1.33% and banks \$1 billion and over fell 68 basis points from 4.91% to 4.23%. The statewide total of 2.74% was 84 basis points over the 1.90% reported in September last year. Outstandings decreased an estimated 3.2%.

**AUTO - DEALER** – Delinquency statewide rose 13 basis points from 1.11% to 1.24%. Banks with assets under \$250 million increased 36 basis points from 1.45% to 1.81%; banks with assets between \$250-999 rose 23 basis points from 0.77% to 1.00% and banks \$1 billion and over rose 9 basis points from 1.12% to 1.21%. The statewide total of 1.24% was 5 basis points lower than the 1.29% reported in September last year. Outstandings **increased** an estimated 2.1%.

**HOME IMPROVEMENT** – The statewide delinquency decreased 32 basis points from 2.48% to 2.16%. Banks with assets under \$250 million rose 46 basis points from 1.67% to 2.13%; banks with assets between \$250-999 million fell 66 basis points from 3.16% to 2.50% and banks \$1 billion and over rose 7 basis points from 1.42% to 1.49% . The statewide total of 2.16% was 81 basis points above the 1.35% reported in September last year. Outstandings decreased an estimated 0.5%.

**BOAT LOANS** – The statewide delinquency jumped 48 basis points from 1.13% to 1.61%. Banks with assets under \$250 million jumped 200 basis points from 1.41% to 3.41%; banks with assets between \$250-999 million rose 1 basis point from 0.43% to 0.44%; and banks \$1 billion and over rose 81 basis points from 1.74% to 2.55%. The statewide total of 1.61% was 57 basis points over the 1.04% reported in September, 2008. Outstandings **increased** an estimated 0.9%.

**RECREATIONAL VEHICLES** – The statewide delinquency increased 52 basis points from 2.39% to 2.91%. Banks with assets under \$250 million rose 7 basis points from 10.35% to 10.42%; banks with assets between \$250-999 million decreased 23 basis points from 2.05% to 1.82% and banks \$1 billion and over increased 64 basis points from 2.13% to 2.77%. The statewide total of 2.91% was 56 basis points over the 2.35% reported in September, 2008. Outstandings decreased an estimated 1.2%.

**MOBILE H3%**. The statewide delinquency jumped 16 basis points from 2.67% to 2.83%. Banks with assets under \$250 million decreased 57 basis points from 3.16% to 2.59%; banks with assets between \$250-999 decreased 236 basis points from 5.33% to 2.97% and banks \$1 billion and over rose 47 basis points from 2.41% to 2.88%. The statewide total of 2.83% was 32 basis points over the 2.51% reported last year. Outstandings decreased an estimated 0.2%.

**OTHER LOANS** – The delinquency in this broad category of business, and other miscellaneous loans decreased 12 basis points from at 2.14% to 2.02%. Banks with assets under \$250 million rose by 20 basis points from 3.43% to 3.63%; banks with assets between \$250-999 decreased 86 basis points from 2.44% to 1.58% and banks \$1 billion and over increased 10 basis points from 1.70% to 1.80%. The statewide total of 2.02% was 18 basis points below the 2.20% reported in September last year. Outstandings **increased** an estimated 8.9%.

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**HOME EQUITY - REVOLVING** – Based on data from 37 banks, statewide delinquency increased 8 basis points from 1.07% to 1.15%. Banks with assets under \$250 million decreased 27 basis points from 1.35% to 1.08%; banks with assets between \$250-999 million fell 40 basis points from 1.23% to 0.83% and banks \$1 billion and over rose 46 basis points from 0.92% to 1.38%. The statewide total of 1.15% was 14 basis points over the 1.01% reported last year. Outstandings **increased** an estimated 2.6%.

**HOME EQUITY - LOAN** – Based on data from 33 banks, statewide delinquency increased 16 basis points from 1.16% to 1.32%. Banks with assets under \$250 million jumped 85 basis points from 1.19% to 2.04%; banks with assets between \$250-999 million rose 5 basis points 0.84% to 0.89% and banks \$1 billion and over increased 15 basis points from 1.24% to 1.39% . The statewide delinquency of 1.32% was 42 basis points above than the 0.90% reported last year. Outstandings decreased an estimated 0.5%.

**RESIDENTIAL MORTGAGE** – The percentage of the number of loans delinquent will be shown in ( ) immediately following the dollar figures. Statewide dollar delinquency remained unchanged at 1.74% while the number delinquent increased 17 basis points from 1.48% to 1.65% based on data from 40 banks. These figures were 50(32) basis points over the 1.24% (1.33%) reported last year. Banks with assets under \$250 million decreased by 24 (9) basis points from 2.49%(2.88%) to 2.25%(2.79); banks with assets between \$250-999 million decreased 13(18) basis points from 1.55%(1.58%) to 1.42% (1.40%) and banks \$1 billion and over increased 11(35) basis points from 1.74%(1.30%) to 1.85%(1.65%). 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 1.1%.

**CREDIT CARDS** – Based on information supplied by 7 banks, delinquency dropped 7 basis points from 2.37% to 2.30%. Banks with assets under \$250 million decreased 54 basis points from 2.93% to 2.39%; banks with assets between \$250-999 million increased 6 basis points from 2.22% to 2.28%. Not enough data was supplied for banks \$1 billion and over. The statewide delinquency of 2.30% was 3 basis points above the 2.27% reported in September, 2008. Outstandings decreased an estimated 4.4%

**REVOLVING CREDIT** – Based on information from 38 banks, statewide delinquency fell by 16 basis points from 1.42% to 1.26%. Banks with assets under \$250 million rose by 55 basis points from 1.26% to 1.81%; banks with assets between \$250-999 million increased by 42 basis points from 0.50% to 0.92% and banks 1 billion and over fell 44 basis points from 1.76% to 1.32%. The statewide delinquency of 1.26% was 10 basis points lower than the 1.36% reported in September, 2008. Outstandings **increased** an estimated 2.1%.

## 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 9/30/09 – 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 (%)	2.50	0.71	0.77	0.00	<b>3.98</b>	0.00	4.06
Auto (Direct) (%)	1.71	0.64	0.33	0.28	<b>2.96</b>	0.16	3.69
Auto (Dealer) (%)	1.08	0.57	0.08	0.08	<b>1.81</b>	0.30	1.45
Home Improv. (unsecured) (%)	1.73	0.10	0.00	0.30	<b>2.13</b>	0.00	1.67
Boat (%)	3.00	0.41	0.00	0.00	<b>3.41</b>	0.00	1.41
Recreational Vehicle (%)	3.72	6.43	0.14	0.13	<b>10.42</b>	0.20	10.35
Mobile Home (%)	0.48	1.15	0.22	0.75	<b>2.59</b>	0.00	3.16
Other (%)	2.54	0.14	0.33	0.62	<b>3.63</b>	0.30	3.43
<b>Total Installment (%)</b>	<b>1.35</b>	<b>0.64</b>	<b>0.16</b>	<b>0.16</b>	<b>2.31</b>	<b>0.26</b>	<b>2.09</b>
Home Equity–Revolving (%)	0.34	0.48	0.05	0.21	<b>1.08</b>	0.21	1.35
Home Equity–Closed End (%)	1.40	0.01	0.00	0.64	<b>2.04</b>	0.64	1.19
Residential 1 <sup>st</sup> Mortgage \$ (%)	0.64	0.36	0.37	0.87	<b>2.25</b>	1.03	2.49
Residential 1 <sup>st</sup> Mortgage # (%)	0.98	0.69	0.51	0.61	<b>2.79</b>	0.78	2.88
Credit Card (%)	1.96	0.21	0.03	0.18	<b>2.39</b>	0.00	2.93
Revolving (unsecured) (%)	1.39	0.42	0.00	0.00	<b>1.81</b>	0.00	1.26

**AS OF 9/30/09 – BANKS WITH ASSETS BETWEEN \$250 AND \$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 (%)	0.55	0.27	0.39	0.16	<b>1.37</b>	0.54	1.59
Auto (Direct) (%)	0.89	0.19	0.17	0.08	<b>1.33</b>	0.22	1.27
Auto (Dealer) (%)	0.75	0.13	0.08	0.04	<b>1.00</b>	0.08	0.77
Home Improv. (unsecured) (%)	1.09	0.95	0.05	0.42	<b>2.50</b>	0.84	3.16
Boat (%)	0.23	0.00	0.00	0.21	<b>0.44</b>	0.21	0.43
Recreational Vehicle (%)	1.36	0.13	0.29	0.04	<b>1.82</b>	0.31	2.05
Mobile Home (%)	0.26	2.71	0.00	0.00	<b>2.97</b>	0.00	5.33
Other (%)	1.13	0.06	0.14	0.25	<b>1.58</b>	0.25	2.44
<b>Total Installment (\$)</b>	<b>0.77</b>	<b>0.17</b>	<b>0.15</b>	<b>0.09</b>	<b>1.18</b>	<b>0.20</b>	<b>1.16</b>
Home Equity–Revolving (%)	0.21	0.20	0.23	0.18	<b>0.83</b>	0.34	1.23
Home Equity–Closed End (%)	0.29	0.15	0.24	0.21	<b>0.89</b>	0.28	0.84
Residential 1 <sup>st</sup> Mortgage \$ (%)	0.32	0.45	0.28	0.36	<b>1.42</b>	0.53	1.55
Residential 1 <sup>st</sup> Mortgage # (%)	0.50	0.40	0.21	0.29	<b>1.40</b>	0.36	1.58
Credit Card (%)	0.80	0.86	0.39	0.23	<b>2.28</b>	0.61	2.22
Revolving (unsecured) (%)	0.58	0.12	0.19	0.04	<b>0.92</b>	0.12	0.50

**AS OF 9/30/09 – 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 (%)	1.14	0.30	0.04	0.21	<b>1.69</b>	0.25	1.62
Auto (Direct) (%)	2.02	0.77	0.35	1.09	<b>4.23</b>	1.46	4.91
Auto (Dealer) (%)	0.89	0.22	0.03	0.07	<b>1.21</b>	0.08	1.12
Home Improv. (unsecured) (%)	1.24	0.10	0.15	0.00	<b>1.49</b>	0.15	1.42
Boat (%)	0.56	1.85	0.04	0.10	<b>2.55</b>	0.00	1.74
Recreational Vehicle (%)	1.86	0.49	0.21	0.21	<b>2.77</b>	0.42	2.13
Mobile Home (%)	1.85	0.47	0.11	0.44	<b>2.88</b>	0.56	2.41
Other (%)	1.05	0.38	0.27	0.10	<b>1.80</b>	0.22	1.70
Total Installment (%)	1.00	0.27	0.06	0.12	<b>1.46</b>	0.16	1.36
Home Equity–Revolving (%)	0.68	0.30	0.04	0.36	<b>1.38</b>	0.39	0.92
Home Equity–Closed End (%)	0.71	0.17	0.08	0.43	<b>1.39</b>	0.51	1.24
Residential 1 <sup>st</sup> Mortgage \$ (%)	0.61	0.26	0.15	0.83	<b>1.85</b>	1.00	1.74
Residential 1 <sup>st</sup> Mortgage # (%)	0.68	0.26	0.10	0.61	<b>1.65</b>	0.66	1.30
Credit Card (%)	NSD	NSD	NSD	NSD	<b>NSD</b>	NSD	NSD
Revolving (unsecured) (%)	0.87	0.22	0.10	0.13	<b>1.32</b>	0.23	1.76

**AS OF 9/30/09 – 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 (%)	1.09	0.31	0.15	0.19	<b>1.73</b>	0.30	1.72
Auto (Direct) (%)	1.47	0.49	0.27	0.52	<b>2.74</b>	0.70	3.17
Auto (Dealer) (%)	0.89	0.24	0.04	0.07	<b>1.24</b>	0.10	1.11
Home Improv. (unsecured) (%)	1.21	0.60	0.07	0.28	<b>2.16</b>	0.54	2.48
Boat (%)	0.47	0.96	0.02	0.15	<b>1.61</b>	0.10	1.13
Recreational Vehicle (%)	1.87	0.64	0.22	0.19	<b>2.91</b>	0.40	2.39
Mobile Home (%)	1.53	0.69	0.13	0.48	<b>2.83</b>	0.43	2.67
Other (%)	1.28	0.27	0.25	0.21	<b>2.02</b>	0.23	2.14
Total Installment (%)	1.00	0.29	0.08	0.12	<b>1.49</b>	0.17	1.40
Home Equity–Revolving (%)	0.48	0.28	0.11	0.28	<b>1.15</b>	0.36	1.07
Home Equity–Closed End (%)	0.65	0.16	0.11	0.40	<b>1.32</b>	0.47	1.16
Residential 1 <sup>st</sup> Mortgage \$ (%)	0.52	0.33	0.21	0.68	<b>1.74</b>	0.84	1.74
Residential 1 <sup>st</sup> Mortgage # (%)	0.65	0.33	0.16	0.51	<b>1.65</b>	0.58	1.48
Credit Card (%)	1.07	0.70	0.30	0.22	<b>2.30</b>	0.47	2.37
Revolving (unsecured) (%)	0.83	0.21	0.11	0.11	<b>1.26</b>	0.21	1.42

## 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
Personal Loans	4.16	2.78	4.67	3.74	5.00	4.26	4.06	3.98
Auto (Direct)	3.66	2.62	4.15	3.27	4.06	2.93	3.69	2.96
Auto (Dealer)	1.61	1.46	1.26	1.62	1.72	1.37	1.45	1.81
Home Improv. (unsec.)	1.19	1.37	1.08	3.34	1.78	1.58	1.67	2.13
Boat	0.67	0.57	0.50	3.43	1.49	0.86	1.41	3.41
Recreational Vehicle	4.78	2.93	2.50	3.64	8.05	9.86	10.35	10.42
Mobile Home	2.63	1.63	3.98	5.16	4.95	3.94	3.16	2.59
Other	3.05	2.49	2.76	4.12	4.22	1.81	3.43	3.63
 Total Installment	 2.13	 1.75	 1.93	 2.20	 2.44	 1.87	 2.09	 2.31
 Home Equity – Revolving	 0.85	 2.10	 0.60	 0.66	 0.38	 0.68	 1.35	 1.08
Home Equity–Closed End	2.13	2.80	0.44	3.47	1.63	2.03	1.19	2.04
 Residential 1 <sup>st</sup> Mortgage \$ (%)	 1.54	 2.15	 1.38	 1.60	 2.64	 2.16	 2.49	 2.25
Residential 1 <sup>st</sup> Mortgage # (%)	2.12	2.19	2.09	2.27	3.41	3.05	2.88	2.79
Credit Card	2.79	2.66	1.65	3.67	3.66	3.22	2.93	2.39
Revolving (unsec.)	2.02	2.07	1.97	2.25	1.84	1.44	1.26	1.81

## 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
Personal Loans	1.06	0.84	1.50	1.28	1.72	1.05	1.59	1.37
Auto (Direct)	1.76	1.24	1.00	1.02	1.95	1.22	1.27	1.33
Auto (Dealer)	0.99	0.59	0.67	0.95	1.33	0.87	0.77	1.00
Home Improve. (unsec.)	1.69	0.92	1.45	1.10	2.78	2.01	3.16	2.50
Boat	0.58	0.89	0.00	0.44	0.61	1.22	0.43	0.44
Recreational Vehicle	1.96	1.55	1.19	1.73	2.73	2.02	2.05	1.82
Mobile Home	5.30	3.55	4.13	5.67	8.43	5.14	5.33	2.97
Other	2.48	2.66	1.21	1.36	0.74	1.46	2.44	1.58
 Total Installment	 1.24	 0.86	 0.91	 1.05	 1.51	 1.06	 1.16	 1.18
 Home Equity–Revolving	 1.26	 1.13	 0.95	 1.03	 1.58	 1.16	 1.23	 0.83
Home Equity–Closed End	0.73	0.68	0.52	0.79	1.05	0.97	0.84	0.89
 Residential 1 <sup>st</sup> Mortgage \$ (%)	 1.48	 1.25	 0.95	 0.87	 1.87	 1.70	 1.55	 1.42
Residential 1 <sup>st</sup> Mortgage # (%)	1.73	1.50	1.84	1.32	2.07	1.65	1.58	1.40
Credit Card	1.97	1.73	2.24	1.86	2.31	2.09	2.22	2.28
Revolving (unsecured)	0.58	1.06	0.87	1.12	1.21	0.49	0.50	0.92

## 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
Personal Loans	1.75	1.43	1.53	1.69	1.72	1.47	1.62	1.69
Auto (Direct)	1.63	2.29	1.86	2.51	1.95	4.31	4.91	4.23
Auto (Dealer)	1.44	0.96	1.12	1.30	1.33	1.17	1.12	1.21
Home Improve. (unsec.)	0.52	0.04	0.48	1.02	2.78	1.56	1.42	1.49
Boat	1.97	1.47	1.19	1.43	0.61	1.36	1.74	2.55
Recreational Vehicle	1.58	1.46	1.31	2.37	2.73	2.39	2.13	2.77
Mobile Home	2.93	1.31	1.78	1.73	8.43	1.71	2.41	2.88
Other	2.05	1.41	1.74	2.04	0.74	2.57	1.70	1.80
Total Installment	1.55	1.15	1.25	1.50	1.51	1.43	1.36	1.46
Home Equity–Revolving	1.06	0.85	0.98	1.06	1.58	1.20	0.92	1.38
Home Equity–Closed End	0.87	0.63	0.76	0.85	1.05	1.19	1.24	1.39
Residential 1 <sup>st</sup> Mortgage \$ (%)	1.70	1.48	1.27	1.43	1.87	1.82	1.74	1.85
Residential 1 <sup>st</sup> Mortgage # (%)	1.75	1.42	1.14	1.25	2.07	1.49	1.30	1.65
Credit Card	NSD	NSD	NSD	NSD	NSD	NSD	NSD	NSD
Revolving (unsecured)	1.32	0.86	1.38	1.39	1.21	1.02	1.76	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
Personal Loans	1.74	1.38	1.67	1.70	2.07	1.52	1.72	1.73
Auto (Direct)	1.87	1.96	1.83	1.90	3.44	2.85	3.17	2.74
Auto (Dealer)	1.39	0.97	1.07	1.29	1.60	1.15	1.11	1.24
Home Improve. (unsec.)	0.92	0.35	1.10	1.35	2.31	1.83	2.48	2.16
Boat	1.33	1.19	0.64	1.04	1.23	1.28	1.13	1.61
Recreational Vehicle	1.75	1.53	1.34	2.35	2.70	2.60	2.39	2.91
Mobile Home	2.98	1.46	2.28	2.51	2.73	2.26	2.67	2.83
Other	2.41	1.92	1.81	2.20	2.40	2.14	2.14	2.02
Total Installment	1.56	1.16	1.26	1.49	1.87	1.42	1.40	1.49
Home Equity–Revolving	1.11	1.07	0.93	1.01	1.28	1.13	1.07	1.15
Home Equity–Closed End	0.88	0.70	0.70	0.90	1.13	1.17	1.16	1.32
Residential 1 <sup>st</sup> Mortgage \$ (%)	1.61	1.47	1.17	1.24	2.02	1.81	1.74	1.74
Residential 1 <sup>st</sup> Mortgage # (%)	1.77	1.49	1.40	1.33	2.01	1.64	1.48	1.65
Credit Card	2.15	1.93	2.11	2.27	2.62	2.34	2.37	2.30
Revolving (unsecured)	1.10	0.96	1.22	1.36	1.49	0.89	1.42	1.26