

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 9/30/08

TOTAL INSTALMENT LOANS – The statewide delinquency increased 23 basis points from 1.26% to 1.49% based on data from 42 banks. Banks with assets under \$250 million increased 27 basis points from 1.93% to 2.20%; banks with assets between \$250-999 million increased 14 basis points from 0.91% to 1.05% and banks \$1 billion and over rose 25 basis points from 1.25% to 1.50%. The statewide total of 1.49% was 44 basis points below the 1.93% reported in September, 2007. Outstandings **increased** an estimated 3.5%.

PERSONAL LOANS – Delinquency statewide rose 3 basis points from 1.67% to 1.70%. Banks with assets under \$250 million dropped 93 basis points from 4.67% to 3.74%; banks with assets between \$250-999 million fell 22 basis points from 1.50% to 1.28% and banks \$1 billion and over increased 16 basis points from 1.53% to 1.69%. The statewide figure of 1.70% was 8 basis points above the 1.62% reported in September, 2007. Outstandings decreased an estimated 1.0%.

AUTO - DIRECT – Delinquency statewide increased 7 basis points from 1.83% to 1.90%. Banks with assets under \$250 million decreased 88 basis points from 4.15% to 3.27%; banks with assets between \$250-999 million increased 2 basis points from 1.00% to 1.02% and banks \$1 billion and over increased 65 basis points from 1.86% to 2.51%. The statewide total of 1.90% was 40 basis points over the 1.50% reported in September last year. Outstandings decreased an estimated 4.6%.

AUTO - DEALER – Delinquency statewide rose 22 basis points from 1.07% to 1.29%. Banks with assets under \$250 million increased 36 basis points from 1.26% to 1.62%; banks with assets between \$250-999 increased 28 basis points from 0.67% to 0.95% and banks \$1 billion and over increased 18 basis points from 1.12% to 1.30%. The statewide total of 1.29% was 63 basis points lower than the 1.92% reported in September last year. Outstandings **increased** an estimated 5.8%.

HOME IMPROVEMENT – The statewide delinquency increased 25 basis points from 1.10% to 1.35%. Banks with assets under \$250 million jumped 226 basis points from 1.08% to 3.34%; banks with assets between \$250-999 million fell 35 basis points from 1.45% to 1.10% and banks \$1 billion and over rose 54 basis points from 0.48% to 1.02%. The statewide total of 1.35% was 77 basis points above the 0.58% reported in September last year. Outstandings **increased** an estimated 0.1%.

BOAT LOANS – The statewide delinquency rose 40 basis points from 0.64% to 1.04%. Banks with assets under \$250 million jumped 293 basis points from 0.50% to 3.43%; banks with assets between \$250-999 million rose 44 basis points from 0.00% to 0.44%; and banks \$1 billion and over increased 24 basis points from 1.19% to 1.43%. The statewide total of 1.04% was 90 basis points below the 1.94% reported in September, 2007. Outstandings decreased an estimated 0.7%.

RECREATIONAL VEHICLES – The statewide delinquency increased 101 basis points from 1.34% to 2.35%. Banks with assets under \$250 million increased 114 basis points from 2.50% to 3.64%; banks with assets between \$250-999 million increased 54 basis points from 1.19% to 1.73% and banks \$1 billion and over rose 106 basis points from 1.31% to 2.37%. The statewide total of 2.35% was 68 basis points over the 1.67% reported in September, 2007. Outstandings **increased** an estimated 0.5%.

MOBILE HOMES – The statewide delinquency increased by 23 basis points from 2.28% to 2.51%. Banks with assets under \$250 million jumped 118 basis points from 3.98% to 5.16%; banks with assets between \$250-999 increased 154 basis points from 4.13% to 5.67% and banks \$1 billion and over fell 5 basis points from 1.78% to 1.73%. The statewide total of 2.51% was 367 basis points below the 6.18% reported last year. Outstandings **increased** an estimated 0.4%.

OTHER LOANS – The delinquency in this broad category of business, and other miscellaneous loans increased 39 basis points statewide from 1.81% to 2.20%. Banks with assets under \$250 million rose by 136 basis points from 2.76% to 4.12%; banks with assets between \$250-999 million increased 15 basis points from 1.21% to 1.36% and banks \$1 billion and over rose 30 basis points from 1.74% to 2.04%. The statewide total of 2.20% was 140 basis points below the 3.60% reported in September last year. Outstandings decreased an estimated 0.7%.

HOME EQUITY - REVOLVING – Based on data from 37 banks, statewide delinquency increased 8 basis points from 0.93% to 1.01%. Banks with assets under \$250 million rose 6 basis points from 0.60% to 0.66%; banks with assets between \$250-999 million rose 8 basis points from 0.95% to 1.03% and banks \$1 billion and over rose 8 basis points from 0.98% to 1.06%. The statewide total of 1.01% was 14 basis points above the 0.87% reported last year. Outstandings **increased** an estimated 4.6%.

HOME EQUITY - LOAN – Based on data from 33 banks, statewide delinquency increased 20 basis points from 0.70% to 0.90%. Banks with assets under \$250 million rose 303 basis points from 0.44% to 3.47%; banks with assets between \$250-999 million rose 27 basis points 0.52% to 0.79% and banks \$1 billion and over increased 9 basis points from 0.76% to 0.85%. The statewide delinquency of 0.90% was 19 basis points lower than the 1.09% reported last year. Outstandings decreased an estimated 0.9%.

RESIDENTIAL MORTGAGE – The percentage of the number of loans delinquent will be shown in () immediately following the dollar figures. Statewide delinquency increased 7 basis points in dollars but decreased 7 basis points in numbers from 1.17%(1.40%) to 1.24%(1.33%) based on data from 40 banks. These figures were 308(247) basis points under the 4.32% (3.80%) reported last year. Banks with assets under \$250 million increased 22(18) basis points from 1.38% (2.09%) to 1.60% (2.27%); banks with assets between \$250-999 million decreased 8(52) basis points from 0.95%(1.84%) to 0.87%(1.32%). Banks \$1 billion and over increased 16(11) basis points from 1.27% (1.14%) to 1.43% (1.25%). 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 2.7%.

CREDIT CARDS – Based on information supplied by 7 banks, delinquency rose 16 basis points from 2.11% to 2.27%. Banks with assets under \$250 million increased 202 basis points from 1.65% to 3.67%; banks with assets between \$250-999 million decreased 38 basis points from 2.24% to 1.86%. Not enough data was supplied for banks \$1 billion and over. The statewide delinquency of 2.27% was 43 basis points below the 2.70% reported in September, 2007. Outstandings increased an estimated 0.5%.

REVOLVING CREDIT – Based on information from 39 banks, statewide delinquency rose by 14 basis points from 1.22% to 1.36%. Banks with assets under \$250 million rose by 28 basis points from 1.97% to 2.25%; banks with assets between \$250-999 million increased by 25 basis points from 0.87% to 1.12% and banks 1 billion and over rose 1 basis point from 1.38% to 1.39. The statewide delinquency of 1.36% was 22 basis points below the 1.58% reported in September, 2007. Outstandings **increased** an estimated 9.3%.

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 9/30/08 – BANKS WITH ASSETS UNDER \$250 MILLION – DATA FROM 14 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	1.60	1.52	0.61	0.00	3.74	0.00	4.67
Auto (Direct) (%)	1.75	0.70	0.39	0.42	3.27	0.22	4.15
Auto (Dealer) (%)	0.99	0.49	0.09	0.05	1.62	0.25	1.26
Home Improv. (unsecured) (%)	0.76	1.92	0.00	0.66	3.34	0.00	1.08
Boat (%)	2.93	0.49	0.00	0.00	3.43	0.00	0.50
Recreational Vehicle (%)	2.25	1.31	0.00	0.08	3.64	0.08	2.50
Mobile Home (%)	3.43	0.17	1.07	0.48	5.16	0.00	3.98
Other (%)	1.86	1.10	0.96	0.20	4.12	0.00	2.76
Total Installment (%)	1.25	0.62	0.23	0.10	2.20	0.20	1.93
Home Equity–Revolving (%)	0.37	0.17	0.00	0.11	0.66	0.06	0.60
Home Equity–Closed End (%)	1.50	0.19	1.05	0.73	3.47	1.72	0.44
Residential 1 st Mortgage \$ (%)	0.85	0.34	0.08	0.33	1.60	0.27	1.38
Residential 1 st Mortgage # (%)	1.20	0.50	0.13	0.44	2.27	0.13	2.09
Credit Card (%)	2.21	0.91	0.20	0.35	3.67	0.00	1.65
Revolving (unsecured) (%)	0.88	1.21	0.01	0.14	2.25	0.07	1.97

AS OF 9/30/08 – 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 (%)	0.54	0.23	0.39	0.12	1.28	0.31	1.50
Auto (Direct) (%)	0.71	0.26	0.03	0.02	1.02	0.04	1.00
Auto (Dealer) (%)	0.75	0.08	0.07	0.05	0.95	0.02	0.67
Home Improv. (unsecured) (%)	0.74	0.14	0.00	0.22	1.10	0.09	1.45
Boat (%)	0.44	0.00	0.00	0.00	0.44	0.00	0.00
Recreational Vehicle (%)	0.92	0.23	0.06	0.52	1.73	0.46	1.19
Mobile Home (%)	2.87	2.80	0.00	0.00	5.67	0.00	4.13
Other (%)	0.35	0.61	0.00	0.40	1.36	0.36	1.21
Total Installment (\$)	0.67	0.19	0.10	0.09	1.05	0.10	0.91
Home Equity–Revolving (%)	0.57	0.16	0.12	0.18	1.03	0.30	0.95
Home Equity–Closed End (%)	0.39	0.17	0.14	0.09	0.79	0.10	0.52
Residential 1 st Mortgage \$ (%)	0.29	0.17	0.16	0.26	0.87	0.31	0.95
Residential 1 st Mortgage # (%)	0.53	0.25	0.21	0.33	1.32	0.34	1.84
Credit Card (%)	1.09	0.35	0.09	0.33	1.86	0.00	2.24
Revolving (unsecured) (%)	0.75	0.25	0.10	0.02	1.12	0.06	0.87

AS OF 9/30/08 – BANKS WITH ASSETS OVER \$1 BILLION – DATA FROM 10 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	1.06	0.30	0.05	0.28	1.69	0.32	1.53
Auto (Direct) (%)	1.58	0.36	0.19	0.38	2.51	0.56	1.86
Auto (Dealer) (%)	1.00	0.22	0.05	0.02	1.30	0.08	1.12
Home Improv. (unsecured) (%)	0.75	0.27	0.00	0.00	1.02	0.00	0.48
Boat (%)	0.84	0.14	0.07	0.38	1.43	0.00	1.19
Recreational Vehicle (%)	1.62	0.53	0.16	0.07	2.37	0.22	1.31
Mobile Home (%)	0.84	0.35	0.37	0.17	1.73	0.54	1.78
Other (%)	1.06	0.58	0.05	0.34	2.04	0.39	1.74
Total Installment (%)	1.06	0.27	0.07	0.09	1.50	0.17	1.25
Home Equity–Revolving (%)	0.62	0.12	0.14	0.18	1.06	0.24	0.98
Home Equity–Closed End (%)	0.59	0.08	0.03	0.15	0.85	0.15	0.76
Residential 1 st Mortgage \$ (%)	0.64	0.21	0.06	0.51	1.43	0.51	1.27
Residential 1 st Mortgage # (%)	0.60	0.21	0.05	0.39	1.25	0.37	1.14
Credit Card (%)	NSD	NSD	NSD	NSD	NSD	NSD	NSD
Revolving (unsecured) (%)	0.78	0.30	0.13	0.17	1.39	0.23	1.38

AS OF 9/30/08 – STATEWIDE DELINQUENCY – DATA FROM 42 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	0.98	0.34	0.14	0.24	1.70	0.30	1.67
Auto (Direct) (%)	1.20	0.35	0.14	0.22	1.90	0.28	1.83
Auto (Dealer) (%)	0.97	0.23	0.06	0.03	1.29	0.09	1.07
Home Improv. (unsecured) (%)	0.75	0.41	0.00	0.20	1.35	0.05	1.10
Boat (%)	0.71	0.09	0.04	0.20	1.04	0.00	0.64
Recreational Vehicle (%)	1.56	0.52	0.14	0.12	2.35	0.24	1.34
Mobile Home (%)	1.39	0.43	0.48	0.22	2.51	0.42	2.28
Other (%)	1.01	0.68	0.19	0.33	2.20	0.32	1.81
Total Installment (%)	1.01	0.29	0.09	0.09	1.49	0.16	1.26
Home Equity–Revolving (%)	0.58	0.14	0.12	0.17	1.01	0.25	0.93
Home Equity–Closed End (%)	0.57	0.10	0.08	0.15	0.90	0.18	0.70
Residential 1 st Mortgage \$ (%)	0.54	0.21	0.10	0.41	1.24	0.42	1.17
Residential 1 st Mortgage # (%)	0.62	0.24	0.10	0.37	1.33	0.35	1.40
Credit Card (%)	1.34	0.48	0.11	0.33	2.27	0.00	2.11
Revolving (unsecured) (%)	0.78	0.31	0.13	0.14	1.36	0.19	1.22

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

	9/30/06	12/31/06	3/31/07	6/30/07	9/30/07	12/31/07	3/31/08	6/30/08	9/30/08
Personal Loans	3.15	1.92	2.05	3.93	4.88	4.16	2.78	4.67	3.74
Auto (Direct)	1.89	1.80	2.32	2.84	3.25	3.66	2.62	4.15	3.27
Auto (Dealer)	1.27	1.47	1.09	1.26	1.12	1.61	1.46	1.26	1.62
Home Improv. (unsec.)	2.24	0.76	0.50	1.35	2.28	1.19	1.37	1.08	3.34
Boat	0.00	0.00	11.55	15.18	2.70	0.67	0.57	0.50	3.43
Recreational Vehicle	4.39	5.10	3.87	4.52	2.79	4.78	2.93	2.50	3.64
Mobile Home	0.23	0.24	0.39	2.04	3.61	2.63	1.63	3.98	5.16
Other	2.95	2.53	5.15	2.36	3.06	3.05	2.49	2.76	4.12
Total Installment	1.54	1.59	1.44	1.75	1.79	2.13	1.75	1.93	2.20
Home Equity – Revolving	1.03	1.77	1.23	1.54	0.50	0.85	2.10	0.60	0.66
Home Equity–Closed End	0.86	0.81	0.31	1.29	1.04	2.13	2.80	0.44	3.47
Residential 1 st Mortgage \$ (%)	1.51	1.59	1.72	1.83	1.11	1.54	2.15	1.38	1.60
Residential 1 st Mortgage # (%)	1.53	2.32	2.18	2.14	1.81	2.12	2.19	2.09	2.27
Credit Card	1.33	1.47	3.24	2.45	3.54	2.79	2.66	1.65	3.67
Revolving (unsec.)	1.96	0.78	0.69	0.76	2.57	2.02	2.07	1.97	2.25

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

	9/30/06	12/31/06	3/31/07	6/30/07	9/30/07	12/31/07	3/31/08	6/30/08	9/30/08
Personal Loans	1.03	0.99	1.17	1.01	1.10	1.06	0.84	1.50	1.28
Auto (Direct)	1.43	1.61	1.27	1.38	1.35	1.76	1.24	1.00	1.02
Auto (Dealer)	0.59	0.79	0.71	0.75	0.79	0.99	0.59	0.67	0.95
Home Improv. (unsec.)	1.26	2.30	1.50	1.95	0.29	1.69	0.92	1.45	1.10
Boat	0.52	5.56	6.49	1.11	6.60	0.58	0.89	0.00	0.44
Recreational Vehicle	2.24	1.95	1.80	1.78	2.41	1.96	1.55	1.19	1.73
Mobile Home	4.89	2.58	1.54	4.67	5.88	5.30	3.55	4.13	5.67
Other	1.94	2.91	1.63	1.62	2.04	2.48	2.66	1.21	1.36
Total Installment	0.86	1.12	1.13	1.02	1.06	1.24	0.86	0.91	1.05
Home Equity–Revolving	0.68	0.94	1.03	0.70	0.80	1.26	1.13	0.95	1.03
Home Equity–Closed End	0.97	1.01	0.99	0.68	0.63	0.73	0.68	0.52	0.79
Residential 1 st Mortgage \$ (%)	0.95	1.38	1.17	1.05	1.04	1.48	1.25	0.95	0.87
Residential 1 st Mortgage # (%)	1.19	1.66	1.51	1.29	1.01	1.73	1.50	1.84	1.32
Credit Card	1.39	2.01	1.31	4.22	1.90	1.97	1.73	2.24	1.86
Revolving (unsecured)	0.92	0.47	1.33	1.30	1.26	0.58	1.06	0.87	1.12

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

	9/30/06	12/31/06	3/31/07	6/30/07	9/30/07	12/31/07	3/31/08	6/30/08	9/30/08
Personal Loans	1.51	1.81	1.38	1.46	1.57	1.75	1.43	1.53	1.69
Auto (Direct)	1.75	1.96	1.16	1.22	1.20	1.63	2.29	1.86	2.51
Auto (Dealer)	1.68	1.92	1.44	1.64	2.02	1.44	0.96	1.12	1.30
Home Improve. (unsec.)	0.72	0.79	1.50	0.99	0.59	0.52	0.04	0.48	1.02
Boat	1.67	1.76	1.56	1.59	1.94	1.97	1.47	1.19	1.43
Recreational Vehicle	1.48	1.79	1.44	1.33	1.66	1.58	1.46	1.31	2.37
Mobile Home	6.06	6.47	4.61	5.01	6.47	2.93	1.31	1.78	1.73
Other	6.43	5.09	4.28	5.11	4.34	2.05	1.41	1.74	2.04
Total Installment	1.76	1.99	1.52	1.66	2.00	1.55	1.15	1.25	1.50
Home Equity–Revolving	0.74	0.74	0.80	0.77	0.88	1.06	0.85	0.98	1.06
Home Equity–Closed End	1.07	1.12	0.99	0.90	1.15	0.87	0.63	0.76	0.85
Residential 1 st Mortgage \$ (%)	3.48	3.54	3.60	4.07	5.01	1.70	1.48	1.27	1.43
Residential 1 st Mortgage # (%)	3.91	3.93	3.50	3.72	4.77	1.75	1.42	1.14	1.25
Credit Card	1.88	NSD	NSD	NSD	NSD	NSD	NSD	NSD	NSD
Revolving (unsecured)	1.85	1.85	1.96	1.77	1.59	1.32	0.86	1.38	1.39

RECAP OF DELINQUENCY TOTALS – STATEWIDE DELINQUENCY

	9/30/06	12/31/06	3/31/07	6/30/07	9/30/07	12/31/07	3/31/08	6/30/08	9/30/08
Personal Loans	1.48	1.69	1.37	1.49	1.62	1.74	1.38	1.67	1.70
Auto (Direct)	1.67	1.84	1.32	1.46	1.50	1.87	1.96	1.83	1.90
Auto (Dealer)	1.56	1.80	1.39	1.58	1.92	1.39	0.97	1.07	1.29
Home Improve. (unsec.)	0.88	1.15	1.48	1.23	0.58	0.92	0.35	1.10	1.35
Boat	1.65	1.83	1.67	1.59	1.94	1.33	1.19	0.64	1.04
Recreational Vehicle	1.51	1.80	1.46	1.35	1.67	1.75	1.53	1.34	2.35
Mobile Home	5.83	6.12	4.40	4.77	6.18	2.98	1.46	2.28	2.51
Other	4.80	4.30	3.78	3.77	3.60	2.41	1.92	1.81	2.20
Total Installment	1.67	1.90	1.50	1.62	1.93	1.56	1.16	1.26	1.49
Home Equity–Revolving	0.74	0.76	0.82	0.78	0.87	1.11	1.07	0.93	1.01
Home Equity–Closed End	1.06	1.10	0.98	0.88	1.09	0.88	0.70	0.70	0.90
Residential 1 st Mortgage \$ (%)	3.05	3.17	3.22	3.62	4.32	1.61	1.47	1.17	1.24
Residential 1 st Mortgage # (%)	3.25	3.44	3.12	3.24	3.80	1.77	1.49	1.40	1.33
Credit Card	1.74	2.38	2.06	3.16	2.70	2.15	1.93	2.11	2.27
Revolving (unsecured)	1.81	1.61	1.93	1.74	1.58	1.10	0.96	1.22	1.36