



Quarterly Consumer Delinquency Report

Report No. 81
November 2010
Data as of September 30, 2010

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 9/30/10

TOTAL INSTALMENT LOANS – The statewide delinquency increased 20 basis points from 1.20% to 1.40% based on data from 42 banks. Banks with assets under \$250 million increased 83 basis points from 2.66% to 3.49% ; banks with assets between \$250-999 increased 1 basis point from 1.11% to 1.12% and banks \$1 billion and over increased 22 basis points from 1.18% to 1.40%. The statewide figure of 1.40% was 9 basis points below the 1.49% reported in September, 2009. Outstandings **increased** an estimated 1.0%.

PERSONAL LOANS – Delinquency statewide rose 8 basis points from 1.54% to 1.62%. Banks with assets under \$250 million jumped 70 basis points from 4.06% to 4.76%; banks with assets between \$250-999 million increased 2 basis points from 1.00% to 1.02% and banks \$1 billion and over increased 6 basis points from 1.56% to 1.62%. The statewide figure of 1.62% was 11 basis points below the 1.73% reported in September 2009. Outstandings **increased** an estimated 1.8%.

AUTO - DIRECT – Delinquency statewide increased 13 basis points from 1.99% to 2.12%. Banks with assets under \$250 million rose 54 basis points from 2.36% to 2.90%; banks with assets between \$250-999 million decreased 6 basis points from 1.15% to 1.09% and banks \$1 billion and over increased 30 basis points from 3.07% to 3.37% . The statewide total of 2.12% was 62 basis points under the 2.74% reported in September last year. Outstandings decreased an estimated 2.8%.

AUTO - DEALER – Delinquency statewide rose 23 basis point from 0.98% to 1.21%. Banks with assets under \$250 million increased 36 basis points from 1.78% to 2.14%; banks with assets between \$250-999 rose 4 basis points from 1.01% to 1.05% and banks \$1 billion and over rose 28 basis points from 0.97% to 1.25%. The statewide total of 1.21% was 3 basis points lower than the 1.24% reported in September last year. Outstandings **increased** an estimated 2.4%

HOME IMPROVEMENT – The statewide delinquency increased 27 basis points from 2.49% to 2.76%. Banks with assets under \$250 million rose 68 basis points from 0.74% to 1.42%; banks with assets between \$250-999 million jumped 91 basis points from 3.40% to 4.31% and banks \$1 billion and over dropped 102 basis points from 1.58% to 0.56%. The statewide total of 2.76% was 60 basis points above the 2.16% reported in September last year. Outstandings **increased** an estimated 2.0%

BOAT LOANS – The statewide delinquency increased 45 basis points from 1.58% to 2.03%. Banks with assets under \$250 million jumped 305 basis points from 1.88% to 4.93%; banks with assets between \$250-999 million increased 16 basis points from 0.95% to 1.11%; and banks \$1 billion and over rose 58 basis points from 2.18% to 2.76%. The statewide total of 2.03% was 42 basis points over the 1.61% reported in September, 2009. Outstandings decreased an estimated 2.8%.

RECREATIONAL VEHICLES – The statewide delinquency increased 13 basis points from 1.73% to 1.86%. Banks with assets under \$250 million increased 19 basis points from 3.30% to 3.49%; banks with assets between \$250-999 million dropped 57 basis points from 1.51% to 0.94% and banks \$1 billion and over increased 23 basis points from 1.71% to 1.94%. The statewide total of 1.86% was 105 basis points under the 2.91% reported in September, 2009. Outstandings decreased an estimated 3.3%.

MOBILE HOMES – The statewide delinquency fell 5 basis points from 2.37% to 2.32%. Banks with assets under \$250 million rose 46 basis points from 1.90% to 2.36%; banks with assets between \$250-999 increased 20 basis points from 3.93% to 4.13% and banks \$1 billion and over fell 18 basis points from 2.38% to 2.20%. The statewide total of 2.32% was 51 basis points below the 2.83% reported last year. Outstandings decreased an estimated 1.8%.

OTHER LOANS – The delinquency in this broad category of business, and other miscellaneous loans increased 8 basis points from 2.30% to 2.38%. Banks with assets under \$250 million rose by 149 basis points from 2.73% to 4.22%; banks with assets between \$250-999 decreased 60 basis points from 3.23% to 2.63% and banks \$1 billion and over decreased 9 basis points from 2.11% to 2.02%. The statewide total of 2.38% was 36 basis points above the 2.02% reported in September last year. Outstandings **increased** an estimated 3.5%.

HOME EQUITY - REVOLVING – Based on data from 37 banks, statewide delinquency increased 27 basis points from 1.44% to 1.71%. Banks with assets under \$250 million increased 132 basis points from 0.46% to 1.78%; banks with assets between \$250-999 million rose 31 basis points from 0.65% to 0.96% and banks \$1 billion and over increased 21 basis points from 1.84% to 2.05%. The statewide total of 1.71% was 56 basis points over the 1.15% reported last year. Outstandings **increased** an estimated 0.2%.

HOME EQUITY - LOAN – Based on data from 33 banks, statewide delinquency increased 19 basis points from 0.97% to 1.16%. Banks with assets under \$250 million fell 186 basis points from 4.51% to 2.65%; banks with assets between \$250-999 million rose 4 basis points from 1.17% to 1.21% and banks \$1 billion and over increased 25 basis points from 0.88% to 1.13%. The statewide delinquency of 1.16% was 16 basis points below the 1.32% reported last year. Outstandings decreased an estimated 3.5%.

RESIDENTIAL MORTGAGE – The percentage of the number of loans delinquent will be shown in () immediately following the dollar figures. Statewide delinquency increased 59(6) basis points from 4.46%(3.23%) to 5.05%(3.29%) based on data from 40 banks. These figures were 331(164) basis points over the 1.74%(1.65%) reported last year. Banks with assets under \$250 million decreased 6(41) basis points from 3.49%(3.54%) to 3.43% (3.13%); banks with assets between \$250-999 million increased 23(10) basis points from 1.55%(1.67%) to 1.78%(1.77) and banks \$1 billion and over increased 74(17) basis points from 5.21%(3.65%) to 5.95%(3.82%). An estimate made by a sampling of banks that appeared to have no unusual changes (e.g. large sales or purchases) showed that outstandings decreased an estimated 1.5%.

CREDIT CARDS – Based on information supplied by 7 banks, statewide delinquency increased 123 basis points from 1.96% to 3.19%. Banks with assets under \$250 million increased 19 basis points from 1.40% to 1.59%; banks with assets between \$250-999 million increased 151 basis points from 2.12% to 3.63%. Not enough data was supplied for banks \$1 billion and over. The statewide delinquency of 3.19% was 89 basis points above the 2.30% reported in September, 2009. Outstandings decreased an estimated 1.9%.

REVOLVING CREDIT – Based on information from 39 banks, statewide delinquency increased 55 basis points from 1.37% to 1.92%. Banks with assets under \$250 million increased 7 basis points from 1.36% to 1.43%; banks with assets between \$250-999 million increased 160 basis points from 0.23% to 1.83% and banks \$1 billion and over increased 21 basis points from 1.75% to 1.96%. The statewide delinquency of 1.92% was 64 basis points over the 1.32% reported last year. Outstandings decreased an estimated 3.8%.

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 9/30/10– BANKS WITH ASSETS UNDER \$250 MILLION – DATA FROM 11 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	1.98	2.02	0.49	0.27	4.76	0.27	4.06
Auto (Direct) (%)	1.90	0.50	0.18	0.31	2.90	0.31	2.36
Auto (Dealer) (%)	0.68	1.46	0.00	0.00	2.14	0.00	1.78
Home Improv. (unsecured) (%)	0.54	0.50	0.09	0.29	1.42	0.29	0.74
Boat (%)	4.54	0.40	0.00	0.00	4.93	0.00	1.88
Recreational Vehicle (%)	2.05	0.90	0.20	0.33	3.49	0.33	3.30
Mobile Home (%)	1.54	0.49	0.03	0.30	2.36	0.30	1.90
Other (%)	3.15	0.00	0.36	0.70	4.22	0.70	2.73
Total Installment (%)	2.11	0.76	0.25	0.37	3.49	0.37	2.66
Home Equity–Revolving (%)	0.73	0.06	0.58	0.41	1.78	0.96	0.46
Home Equity–Closed End (%)	0.48	1.31	0.12	0.75	2.65	0.86	4.51
Residential 1 st Mortgage \$ (%)	0.44	0.80	0.64	1.55	3.43	1.73	3.49
Residential 1 st Mortgage # (%)	0.57	0.94	0.48	1.14	3.13	1.34	3.54
Credit Card (%)	0.85	0.57	0.12	0.05	1.59	0.05	1.40
Revolving (unsecured) (%)	0.53	0.51	0.34	0.05	1.43	0.05	1.36

AS OF 9/30/10– BANKS WITH ASSETS BETWEEN \$250 AND \$999 MILLION – DATA FROM 21 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	0.57	0.39	0.06	0.01	1.02	0.15	1.00
Auto (Direct) (%)	0.62	0.18	0.18	0.11	1.09	0.27	1.15
Auto (Dealer) (%)	0.72	0.22	0.06	0.05	1.05	0.14	1.01
Home Improv. (unsecured) (%)	1.01	0.63	0.42	2.26	4.31	2.29	3.40
Boat (%)	0.18	0.75	0.00	0.18	1.11	0.18	0.95
Recreational Vehicle (%)	0.65	0.12	0.08	0.10	0.94	0.25	1.51
Mobile Home (%)	1.79	2.34	0.00	0.00	4.13	0.00	3.93
Other (%)	0.44	1.13	0.70	0.36	2.63	0.76	3.23
Total Installment (\$)	0.68	0.28	0.09	0.08	1.12	0.19	1.11
Home Equity–Revolving (%)	0.31	0.14	0.18	0.35	0.96	0.43	0.65
Home Equity–Closed End (%)	0.59	0.19	0.18	0.24	1.21	0.27	1.17
Residential 1 st Mortgage \$ (%)	0.65	0.50	0.19	0.43	1.78	0.62	1.55
Residential 1 st Mortgage # (%)	0.67	0.40	0.27	0.43	1.77	0.48	1.67
Credit Card (%)	1.37	0.95	0.97	0.33	3.63	0.33	2.12
Revolving (unsecured) (%)	0.78	0.12	0.08	0.85	1.83	0.89	0.23

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

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	1.10	0.38	0.09	0.05	1.62	0.11	1.56
Auto (Direct) (%)	1.47	0.49	0.32	1.09	3.37	1.36	3.07
Auto (Dealer) (%)	0.90	0.24	0.05	0.06	1.25	0.12	0.97
Home Improv. (unsecured) (%)	0.56	0.00	0.00	0.00	0.56	0.00	1.58
Boat (%)	1.26	0.14	0.20	1.16	2.76	0.00	2.18
Recreational Vehicle (%)	1.20	0.37	0.23	0.13	1.94	0.34	1.71
Mobile Home (%)	0.85	0.85	0.11	0.39	2.20	0.59	2.38
Other (%)	0.87	0.63	0.47	0.05	2.02	0.52	2.11
 Total Installment (%)	 0.94	 0.29	 0.08	 0.09	 1.40	 0.18	 1.18
Home Equity–Revolving (%)	0.68	0.55	0.21	0.61	2.05	0.79	1.84
Home Equity–Closed End (%)	0.56	0.13	0.15	0.29	1.13	0.42	0.88
Residential 1 st Mortgage \$ (%)	1.18	0.95	0.84	2.97	5.95	3.79	5.21
Residential 1 st Mortgage # (%)	1.12	0.66	0.48	1.55	3.82	1.99	3.65
Credit Card (%)	NSD	NSD	NSD	NSD	NSD	NSD	NSD
Revolving (unsecured) (%)	0.84	0.60	0.03	0.49	1.96	0.51	1.75

AS OF 9/30/10– STATEWIDE DELINQUENCY – DATA FROM 42 BANKS

Days Past Due	30	60	90	120+	TOTAL	NON-ACCRUAL	LAST QTR
Personal Loans (%)	1.02	0.45	0.10	0.05	1.62	0.12	1.54
Auto (Direct) (%)	1.10	0.33	0.23	0.47	2.12	0.64	1.99
Auto (Dealer) (%)	0.86	0.24	0.05	0.06	1.21	0.12	0.98
Home Improv. (unsecured) (%)	0.81	0.42	0.25	1.29	2.76	1.31	2.49
Boat (%)	0.84	0.44	0.10	0.65	2.03	0.09	1.58
Recreational Vehicle (%)	1.16	0.36	0.22	0.13	1.86	0.33	1.73
Mobile Home (%)	1.02	0.85	0.09	0.36	2.32	0.51	2.37
Other (%)	1.14	0.59	0.48	0.17	2.38	0.56	2.30
 Total Installment (%)	 0.91	 0.30	 0.09	 0.09	 1.40	 0.19	 1.20
Home Equity–Revolving (%)	0.57	0.41	0.21	0.52	1.71	0.69	1.44
Home Equity–Closed End (%)	0.56	0.15	0.15	0.29	1.16	0.40	0.97
Residential 1 st Mortgage \$ (%)	1.06	0.86	0.71	2.43	5.05	3.11	4.46
Residential 1 st Mortgage # (%)	0.99	0.61	0.43	1.26	3.29	1.60	3.23
Credit Card (%)	1.26	0.86	0.79	0.27	3.19	0.27	1.96
Revolving (unsecured) (%)	0.82	0.48	0.05	0.57	1.92	0.60	1.37

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

	9/30/08	12/31/08	3/31/09	6/30/09	9/30/09	12/31/09	3/31/10	6/30/10	9/30/10
Personal Loans	3.74	5.00	4.26	4.06	3.98	4.11	4.17	4.06	4.76
Auto (Direct)	3.27	4.06	2.93	3.69	2.96	3.15	3.19	2.36	2.90
Auto (Dealer)	1.62	1.72	1.37	1.45	1.81	2.24	1.80	1.78	2.14
Home Improv. (unsec.)	3.34	1.78	1.58	1.67	2.13	1.73	1.39	0.74	1.42
Boat	3.43	1.49	0.86	1.41	3.41	1.75	1.01	1.88	4.93
Recreational Vehicle	3.64	8.05	9.86	10.35	10.42	9.15	9.62	3.30	3.49
Mobile Home	5.16	4.95	3.94	3.16	2.59	2.69	0.66	1.90	2.36
Other	4.12	4.22	1.81	3.43	3.63	3.84	4.13	2.73	4.22
Total Installment	2.20	2.44	1.87	2.09	2.31	2.66	3.33	2.66	3.49
Home Equity – Revolving	0.66	0.38	0.68	1.35	1.08	0.84	0.90	0.46	1.78
Home Equity–Closed End	3.47	1.63	2.03	1.19	2.04	2.43	3.63	4.51	2.65
Residential 1 st Mortgage \$ (%)	1.60	2.64	2.16	2.49	2.25	2.54	4.37	3.49	3.43
Residential 1 st Mortgage # (%)	2.27	3.41	3.05	2.88	2.79	2.50	3.83	3.54	3.13
Credit Card	3.67	3.66	3.22	2.93	2.39	2.00	2.05	1.40	1.59
Revolving (unsec.)	2.25	1.84	1.44	1.26	1.81	1.36	0.68	1.36	1.43

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

	9/30/08	12/31/08	3/31/09	6/30/09	9/30/09	12/31/09	3/31/10	6/30/10	9/30/10
Personal Loans	1.28	1.72	1.05	1.59	1.37	1.84	1.20	1.00	1.02
Auto (Direct)	1.02	1.95	1.22	1.27	1.33	1.48	1.18	1.15	1.09
Auto (Dealer)	0.95	1.33	0.87	0.77	1.00	1.18	1.22	1.01	1.05
Home Improv. (unsec.)	1.10	2.78	2.01	3.16	2.50	3.07	2.35	3.40	4.31
Boat	0.44	0.61	1.22	0.43	0.44	1.53	1.12	0.95	1.11
Recreational Vehicle	1.73	2.73	2.02	2.05	1.82	1.60	1.04	1.51	0.94
Mobile Home	5.67	8.43	5.14	5.33	2.97	6.78	6.49	3.93	4.13
Other	1.36	0.74	1.46	2.44	1.58	1.93	1.83	3.23	2.63
Total Installment	1.05	1.51	1.06	1.16	1.18	1.45	1.26	1.11	1.12
Home Equity–Revolving	1.03	1.58	1.16	1.23	0.83	0.77	0.74	0.65	0.96
Home Equity–Closed End	0.79	1.05	0.97	0.84	0.89	1.54	1.41	1.17	1.21
Residential 1 st Mortgage \$ (%)	0.87	1.87	1.70	1.55	1.42	2.15	1.84	1.55	1.78
Residential 1 st Mortgage # (%)	1.32	2.07	1.65	1.58	1.40	2.17	1.98	1.67	1.77
Credit Card	1.86	2.31	2.09	2.22	2.28	1.69	1.94	2.12	3.63
Revolving (unsecured)	1.12	1.21	0.49	0.50	0.92	0.53	0.44	0.23	1.83

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

	9/30/08	12/31/08	3/31/09	6/30/09	9/30/09	12/31/09	3/31/10	6/30/10	9/30/10
Personal Loans	1.69	1.72	1.47	1.62	1.69	1.87	1.57	1.56	1.62
Auto (Direct)	2.51	1.95	4.31	4.91	4.23	5.24	3.86	3.07	3.37
Auto (Dealer)	1.30	1.33	1.17	1.12	1.21	1.35	0.93	0.97	1.25
Home Improve. (unsec.)	1.02	2.78	1.56	1.42	1.49	1.32	1.11	1.58	0.56
Boat	1.43	0.61	1.36	1.74	2.55	2.78	2.65	2.18	2.76
Recreational Vehicle	2.37	2.73	2.39	2.13	2.77	2.93	2.05	1.71	1.94
Mobile Home	1.73	8.43	1.71	2.41	2.88	2.55	2.03	2.38	2.20
Other	2.04	0.74	2.57	1.70	1.80	2.21	1.71	2.11	2.02
Total Installment	1.50	1.51	1.43	1.36	1.46	1.61	1.16	1.18	1.40
Home Equity–Revolving	1.06	1.58	1.20	0.92	1.38	1.64	2.10	1.84	2.05
Home Equity–Closed End	0.85	1.05	1.19	1.24	1.39	0.86	0.91	0.88	1.13
Residential 1 st Mortgage \$ (%)	1.43	1.87	1.82	1.74	1.85	2.82	5.02	5.21	5.95
Residential 1 st Mortgage # (%)	1.25	2.07	1.49	1.30	1.65	2.57	3.52	3.65	3.82
Credit Card	NSD	NSD	NSD	NSD	NSD	NSD	NSD	NSD	NSD
Revolving (unsecured)	1.39	1.21	1.02	1.76	1.32	1.32	1.37	1.75	1.96

RECAP OF DELINQUENCY TOTALS – STATEWIDE DELINQUENCY

	9/30/08	12/31/08	3/31/09	6/30/09	9/30/09	12/31/09	3/31/10	6/30/10	9/30/10
Personal Loans	1.70	2.07	1.52	1.72	1.73	1.98	1.61	1.54	1.62
Auto (Direct)	1.90	3.44	2.85	3.17	2.74	3.19	2.44	1.99	2.12
Auto (Dealer)	1.29	1.60	1.15	1.11	1.24	1.41	0.99	0.98	1.21
Home Improve. (unsec.)	1.35	2.31	1.83	2.48	2.16	2.39	1.80	2.49	2.76
Boat	1.04	1.23	1.28	1.13	1.61	2.17	1.87	1.58	2.03
Recreational Vehicle	2.35	2.70	2.60	2.39	2.91	2.99	2.17	1.73	1.86
Mobile Home	2.51	2.73	2.26	2.67	2.83	2.75	1.98	2.37	2.32
Other	2.20	2.40	2.14	2.14	2.02	2.38	2.08	2.30	2.38
Total Installment	1.49	1.87	1.42	1.40	1.49	1.68	1.23	1.20	1.40
Home Equity–Revolving	1.01	1.28	1.13	1.07	1.15	1.38	1.71	1.44	1.71
Home Equity–Closed End	0.90	1.13	1.17	1.16	1.32	0.97	0.99	0.97	1.16
Residential 1 st Mortgage \$ (%)	1.24	2.02	1.81	1.74	1.74	2.68	4.38	4.46	5.05
Residential 1 st Mortgage # (%)	1.33	2.01	1.64	1.48	1.65	2.49	3.22	3.23	3.29
Credit Card	2.27	2.62	2.34	2.37	2.30	1.76	1.96	1.96	3.19
Revolving (unsecured)	1.36	1.49	0.89	1.42	1.26	1.10	1.12	1.37	1.92