

CONSUMER CREDIT DELINQUENCIES, THIRD QUARTER 2007

ABA Consumer Credit Delinquency
Historical Fact Sheet

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The following are consumer credit delinquency ratios at commercial banks based on quarterly surveys by the American Bankers Association. Delinquent payments are defined as 30 days or more overdue, based on total number of loans, unless otherwise indicated by "\$" (total dollars outstanding). Figures are seasonally adjusted, unless indicated by "n.a." (not adjusted). All numbers are percentages.

Quarter	COMPOSITE* Summary of Accounts		BANK CARD		HOME EQUITY		AUTO	
	#	\$ (n.a.)	#	\$ (n.a.)	LOANS # (n.a.)	LINES # (n.a.)	DIRECT #	INDIRECT #
1990	2.46	1.89	2.18	3.29	1.47	0.79	1.94	2.43
	2.55	1.82	2.36	3.46	1.42	0.75	2.12	2.62
	2.56	2.08	2.56	4.01	1.52	0.80	2.00	2.64
	2.57	2.40	2.86	4.46	1.45	0.85	2.22	2.59
1991	2.67	2.19	3.34	4.55	1.75	0.98	2.14	2.66
	2.73	2.15	3.28	4.48	1.70	0.90	2.25	2.87
	2.74	2.28	3.19	4.54	1.87	0.85	2.43	2.87
	2.58	2.37	3.29	4.61	2.06	0.88	2.14	2.66
1992	2.75	2.10	2.86	4.31	1.73	0.81	2.37	2.61
	2.60	1.90	2.93	4.19	1.65	0.69	2.13	2.62
	2.46	1.89	3.14	4.27	1.76	0.75	2.45	2.37
	2.43	2.04	2.93	4.11	1.89	0.85	2.08	2.33
1993	2.31	1.74	2.74	3.98	1.48	0.70	2.00	2.31
	2.06	1.59	2.63	3.86	1.57	0.66	1.84	1.97
	1.95	1.60	2.66	3.83	1.68	0.70	1.72	1.82
	1.77	1.52	2.49	3.64	1.66	0.70	1.58	1.65
1994	1.74	1.46	2.54	3.51	1.51	0.76	1.53	1.64
	1.71	1.37	2.56	3.06	1.30	0.57	1.51	1.59
	1.66	1.33	2.44	2.90	1.33	0.67	1.31	1.57
	1.72	1.51	2.93	3.20	1.38	0.63	1.46	1.65
1995	1.82	1.38	3.18	3.50	1.25	0.70	1.45	1.76
	1.95	1.47	3.26	3.58	1.20	0.75	1.93	1.79
	1.98	1.63	3.30	4.21	1.26	0.82	1.65	1.99
	2.12	1.94	3.34	4.45	1.41	0.90	1.87	2.17
1996	2.14	1.66	3.53	4.62	1.44	0.82	1.74	2.13
	2.32	1.72	3.66	4.61	1.25	0.84	1.77	2.48
	2.29	1.83	3.48	5.03	1.29	0.84	1.95	2.29
	2.34	2.13	3.72	5.45	1.42	1.04	2.03	2.36
1997	2.47	1.95	3.51	5.43	1.38	1.20	2.10	2.55
	2.55	1.93	3.69	5.24	1.32	1.04	2.07	2.74
	2.52	2.03	3.53	5.31	1.32	0.90	2.16	2.62
	2.43	2.20	3.04	5.38	1.49	0.96	2.29	2.46
1998	2.36	1.89	3.11	5.42	1.30	0.76	2.06	2.50
	2.35	1.83	3.28	4.57	1.22	0.72	2.02	2.43
	2.29	1.83	3.28	4.63	1.21	0.75	2.11	2.41
	2.35	1.97	3.45	4.62	1.24	0.78	2.06	2.47
1999	2.32	1.68	3.58	4.44	1.29	0.69	1.96	2.43
	2.09	1.60	3.33	4.10	1.19	0.55	1.80	2.13
	2.14	1.81	3.35	4.25	1.28	0.61	1.89	2.19
	2.27	1.98	3.22	4.28	1.29	0.63	2.07	2.42
2000	2.14	1.55	3.28	3.94	1.13	0.68	2.08	2.24
	2.30	1.73	2.99	3.54	1.06	0.62	2.17	2.52
	2.32	1.80	3.21	3.93	1.16	0.71	2.12	2.46
	2.40	2.18	3.34	4.25	1.46	0.81	2.17	2.49

Quarter	COMPOSITE* Summary of Accounts		BANK CARD		HOME EQUITY		AUTO	
	#	\$(n.a.)	#	\$(n.a.)	LOANS # (n.a.)	LINES # (n.a.)	DIRECT #	INDIRECT #
2001	2.40	1.78	2.99	4.13	1.32	0.76	2.26	2.47
	2.51	1.94	3.93	4.13	1.18	0.64	2.52	2.60
	2.40	1.97	3.77	4.45	1.24	0.70	2.56	2.45
	2.34	2.18	3.88	4.67	1.38	0.81	2.27	2.35
2002					(s.a)**	(s.a)**		
	2.10	1.66	3.88	4.50	1.27	0.62	2.29	1.98
	2.17	1.68	3.91	4.08	1.38	0.64	2.36	2.06
	2.06	1.72	4.00	4.45	1.38	0.58	2.22	1.98
2003	2.12	1.78	4.07	4.51	2.02	0.61	2.41	1.79
	2.18	1.81	4.04	4.51	2.48	0.63	2.41	1.86
	2.14	1.79	4.09	4.66	2.52	0.52	2.46	1.80
	1.89	1.81	4.43	4.92	2.50	0.43	2.36	1.55
2004	1.86	1.52	4.21	4.65	2.37	0.29	2.27	1.56
	1.80	1.59	4.28	4.33	2.50	0.38	2.20	1.50
	1.90	1.67	4.26	4.36	2.82	0.38	2.29	1.59
	1.68	1.63	4.20	4.19	2.37	0.33	2.09	1.35
2005	2.03	1.52	4.76	3.76	2.61	0.40	2.04	1.87
	2.22	1.59	4.81	3.60	2.75	0.43	2.07	2.08
	2.17	1.53	4.74	3.74	2.33	0.46	1.81	2.24
	2.02	1.50	4.27	3.21	2.07	0.51	1.72	2.13
2006	1.94	1.19	4.40	3.44	1.94	0.55	1.78	2.04
	1.96	1.16	4.41	3.34	1.89	0.52	1.72	2.14
	2.12	1.24	4.57	3.50	1.79	0.57	1.87	2.35
	2.23	1.42	4.56	3.54	1.92	0.57	1.85	2.57
2007	2.42	1.34	4.41	3.46	2.15	0.60	1.68	2.73
	2.27	1.38 R	4.39	3.73	1.99	0.77	1.69	2.77
	2.44	1.68	4.18	4.00	2.28	0.84	1.81	2.86

R=revised

*The composite ratio includes direct auto, indirect auto, personal, home equity (closed-end only), home improvement, recreational vehicle, mobile home and marine (as of 1992) loans. Bank credit cards, open-end home equity lines of credit, revolving credit and education loans are excluded from the composite.

**Seasonally adjusted numbers for home equity loans and lines became available first quarter 2002.

