



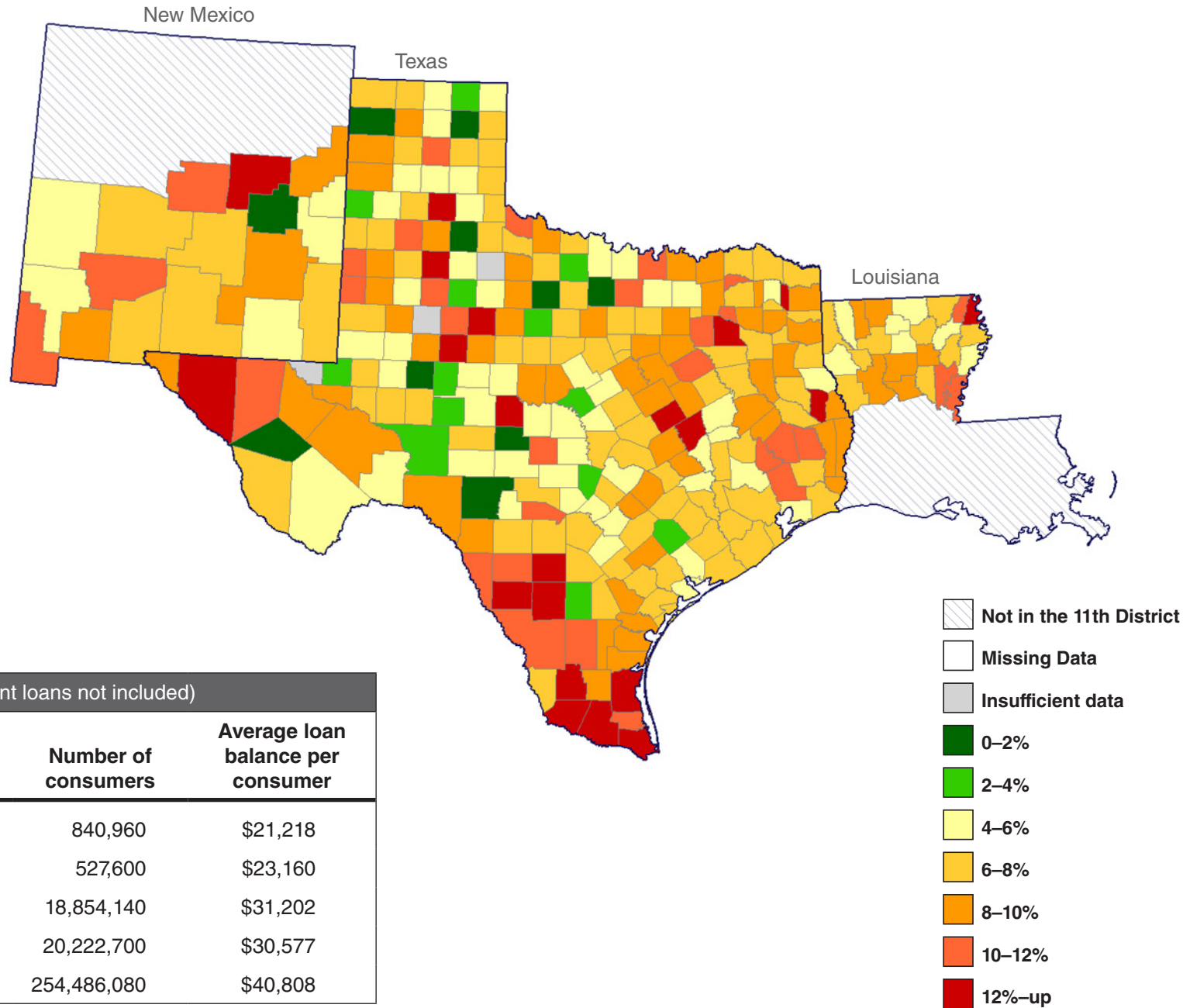
# Consumer Credit Conditions

June 2012



Prepared by the  
Community Development Department  
Federal Reserve Bank of Dallas

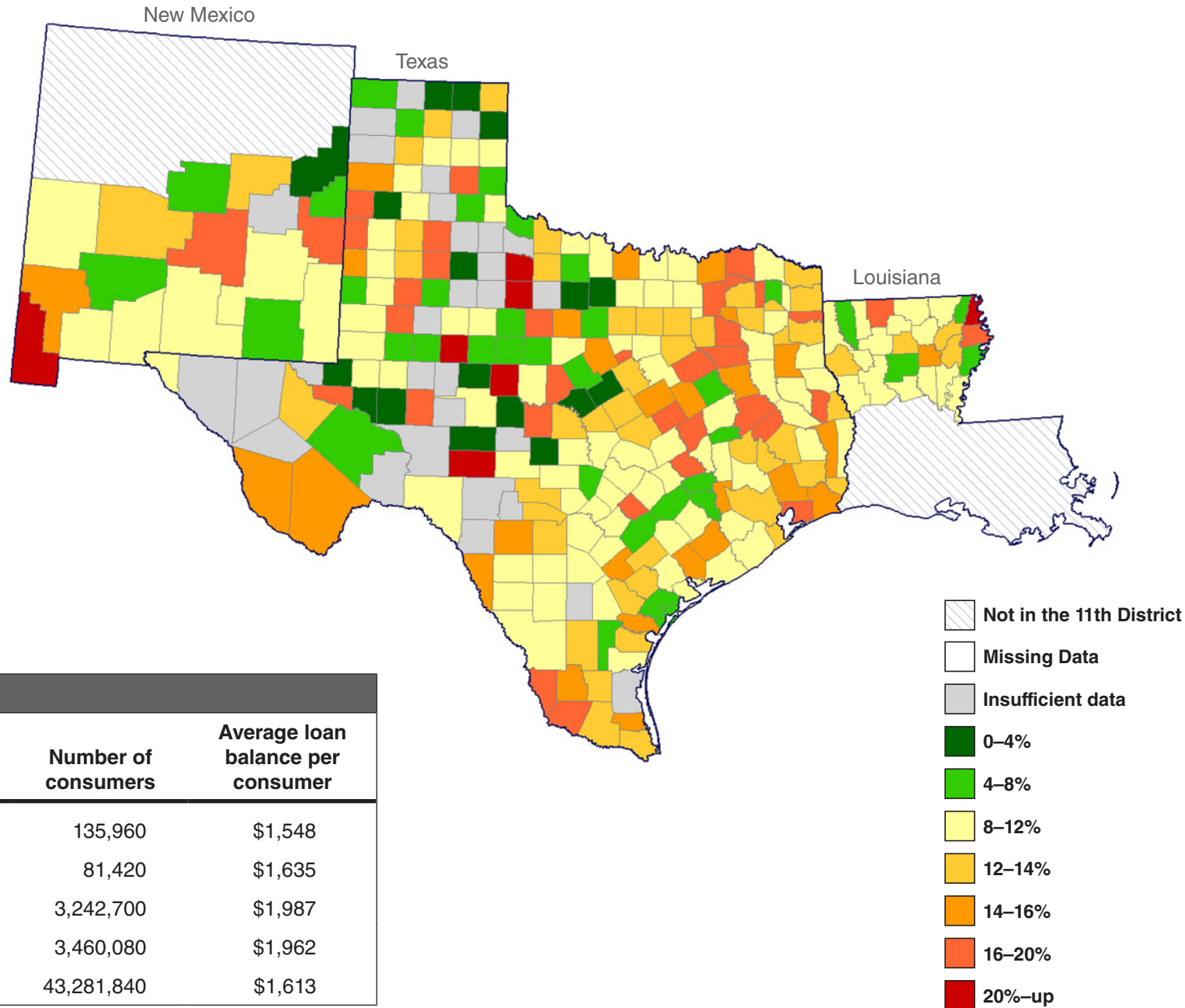
# Delinquent Consumer Loans in the Eleventh Federal Reserve District, June 2012



All Loans (student loans not included)		
	Number of consumers	Average loan balance per consumer
LA	840,960	\$21,218
NM	527,600	\$23,160
TX	18,854,140	\$31,202
11th District	20,222,700	\$30,577
U.S.	254,486,080	\$40,808

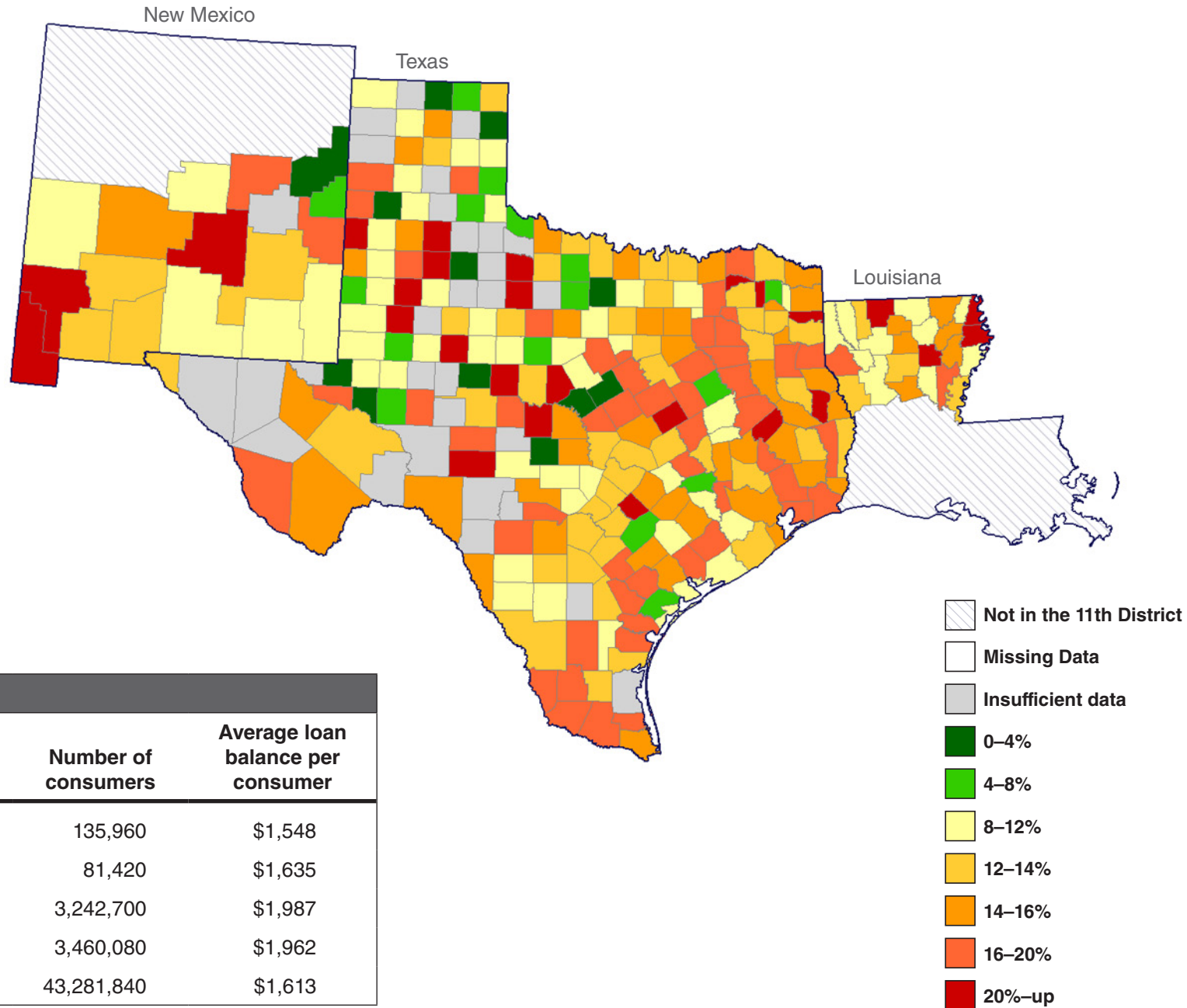
**SOURCE:** Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

# Seriously Delinquent Retail Loans in the Eleventh Federal Reserve District, June 2012



**SOURCE:** Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

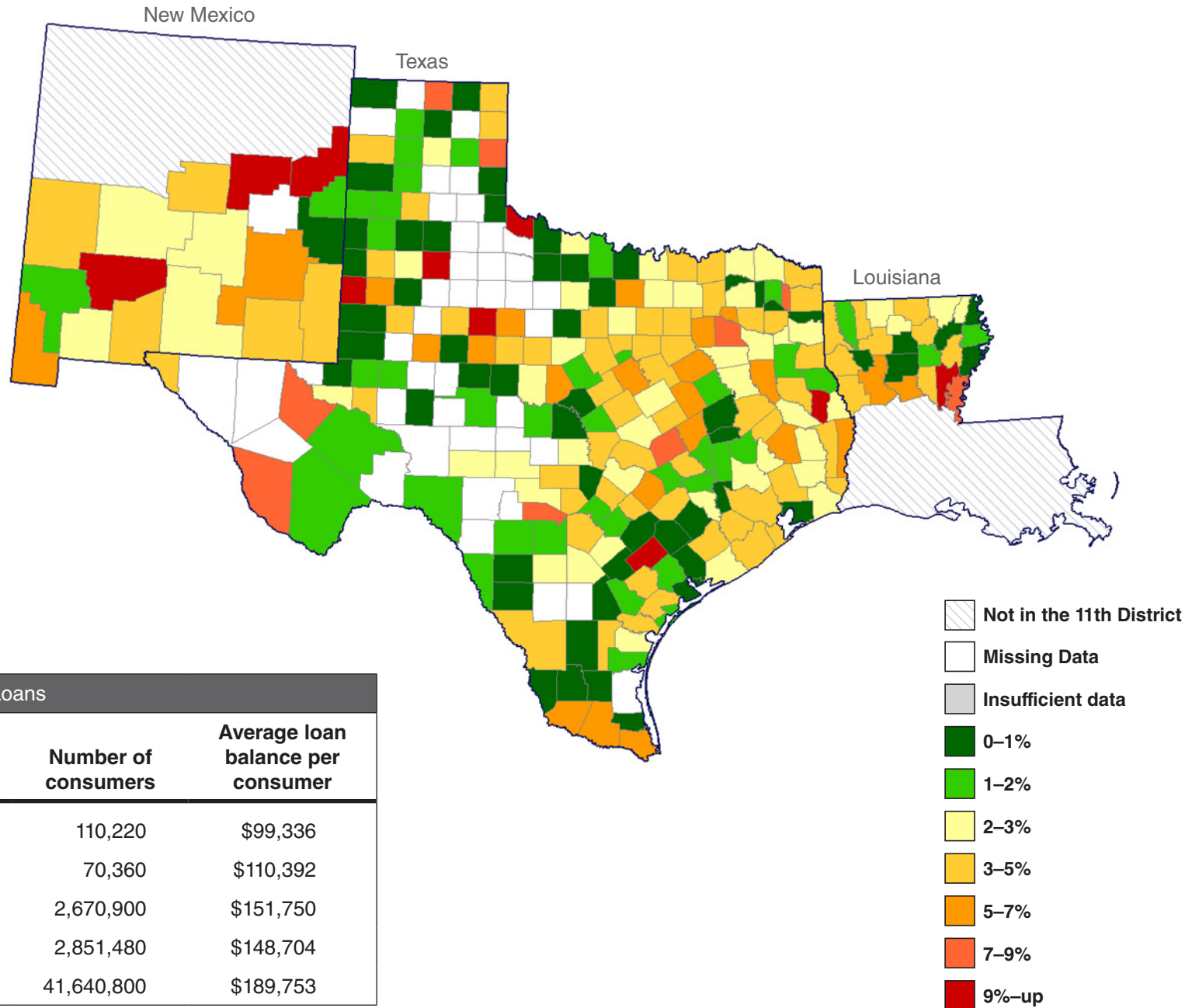
# Delinquent Retail Loans in the Eleventh Federal Reserve District, June 2012



Retail Loans		
	Number of consumers	Average loan balance per consumer
LA	135,960	\$1,548
NM	81,420	\$1,635
TX	3,242,700	\$1,987
11th District	3,460,080	\$1,962
US	43,281,840	\$1,613

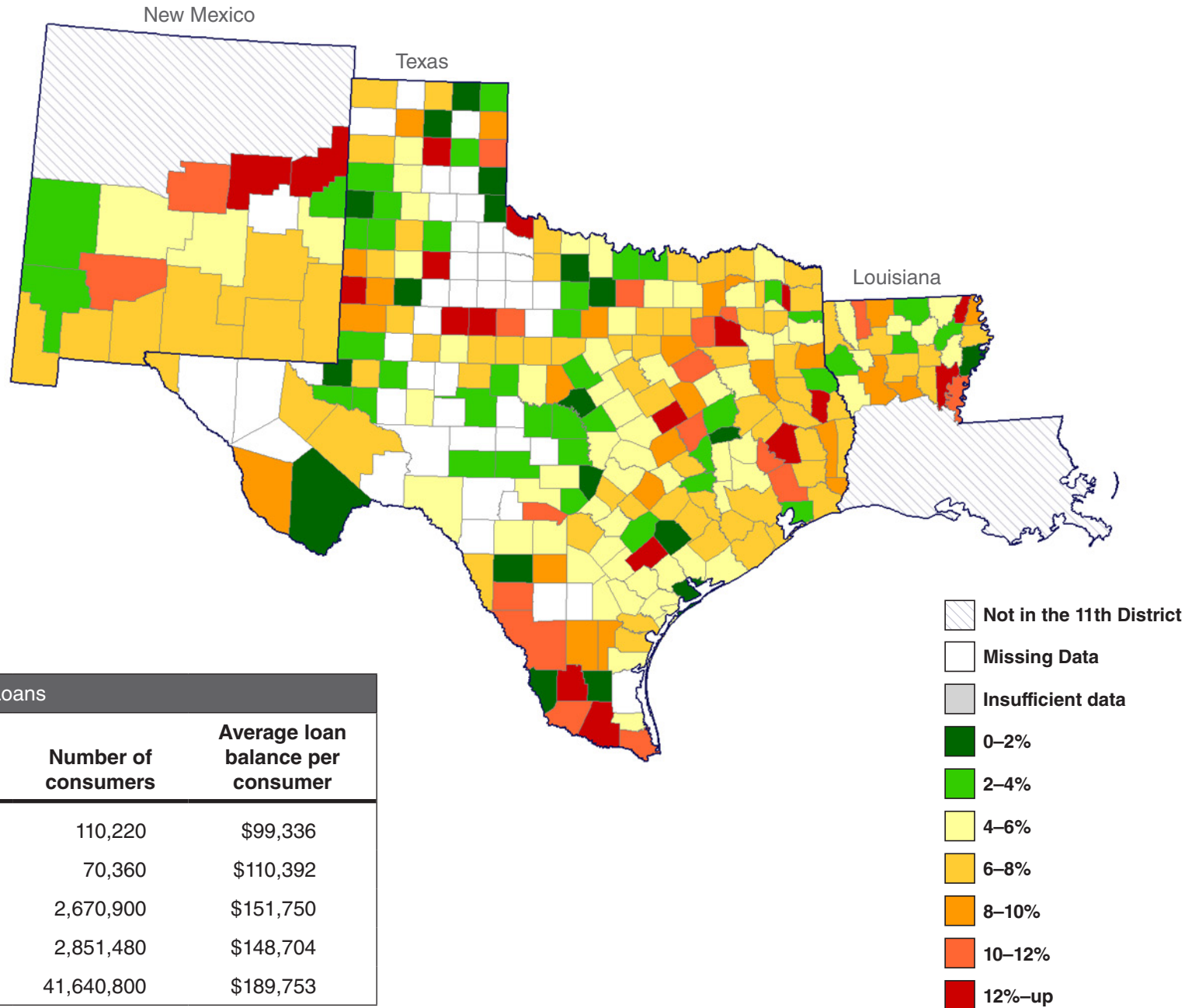
**SOURCE:** Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

# Seriously Delinquent First Mortgage Loans in the Eleventh Federal Reserve District, June 2012



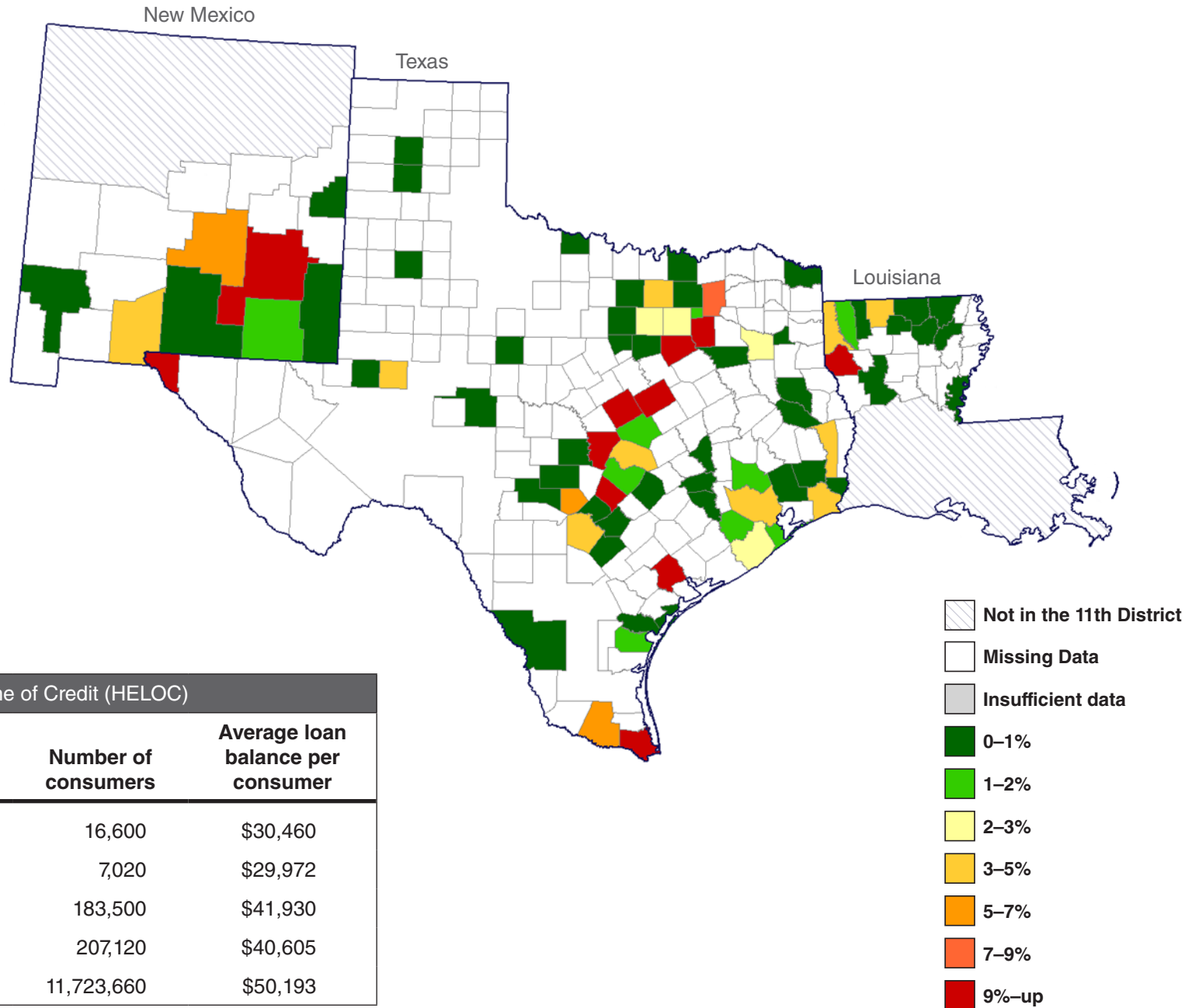
**SOURCE:** Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

# Delinquent First Mortgage Loans in the Eleventh Federal Reserve District, June 2012



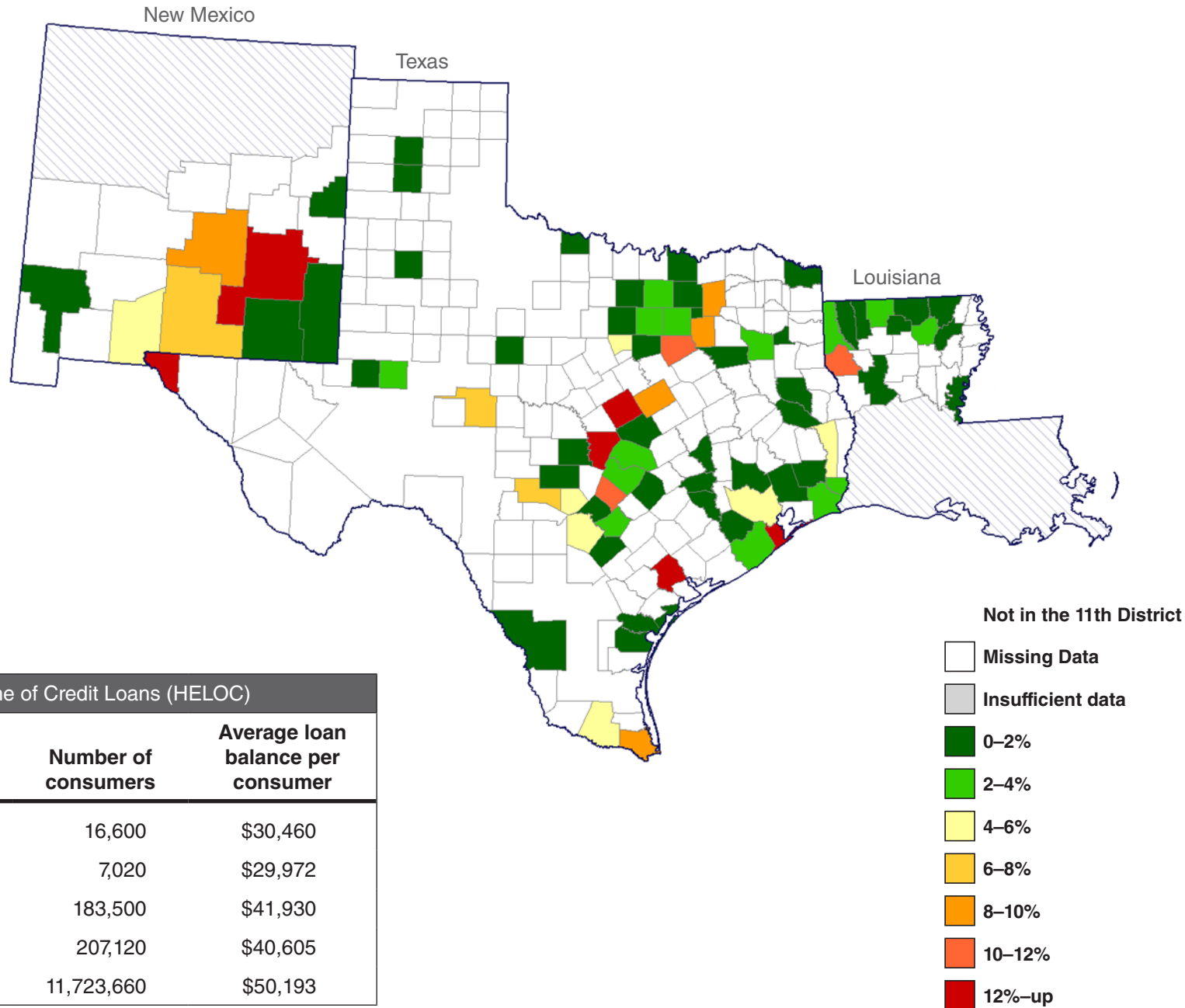
**SOURCE:** Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

# Seriously Delinquent Home Equity Line of Credit Loans in the Eleventh Federal Reserve District, June 2012



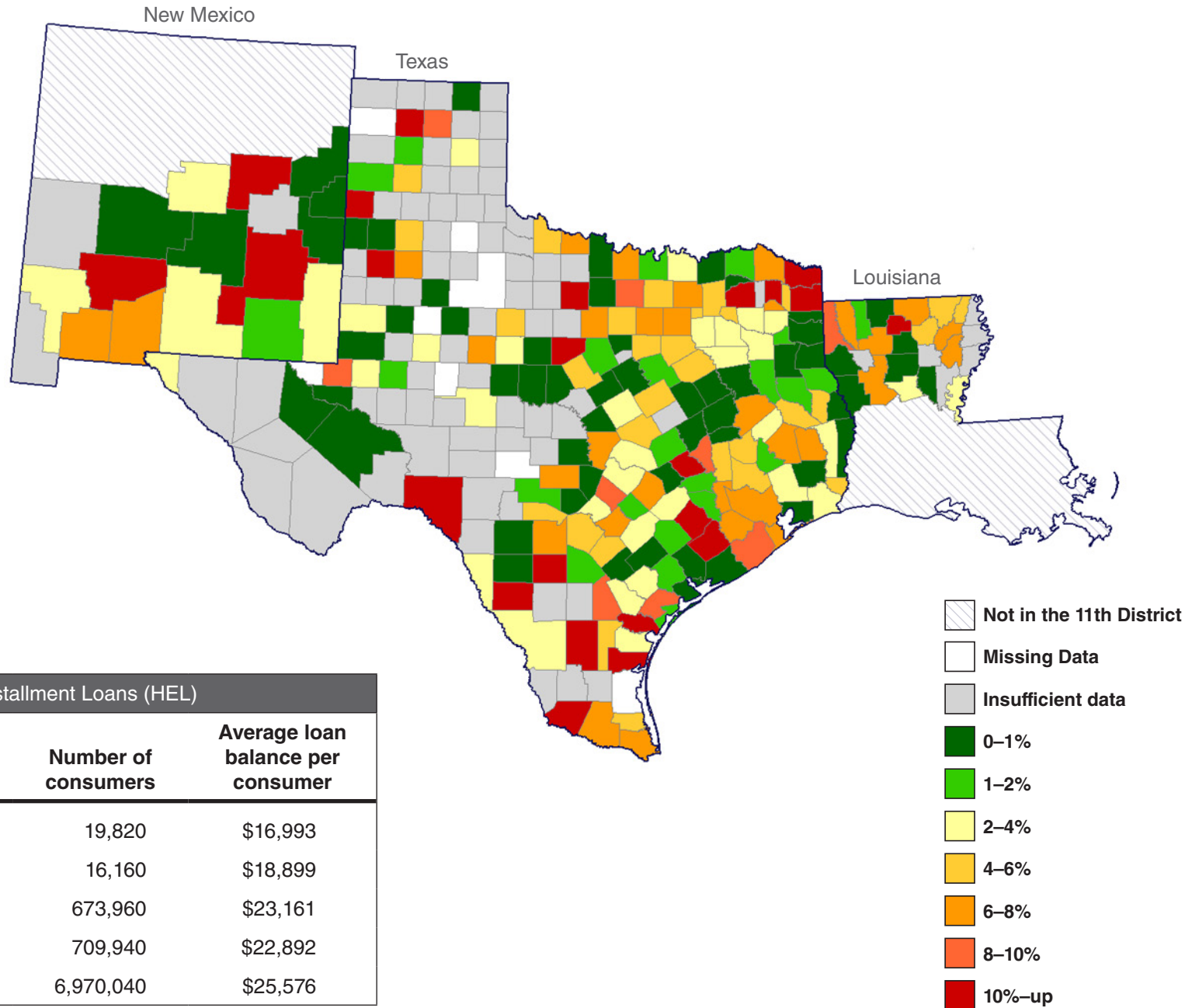
**SOURCE:** Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

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**SOURCE:** Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

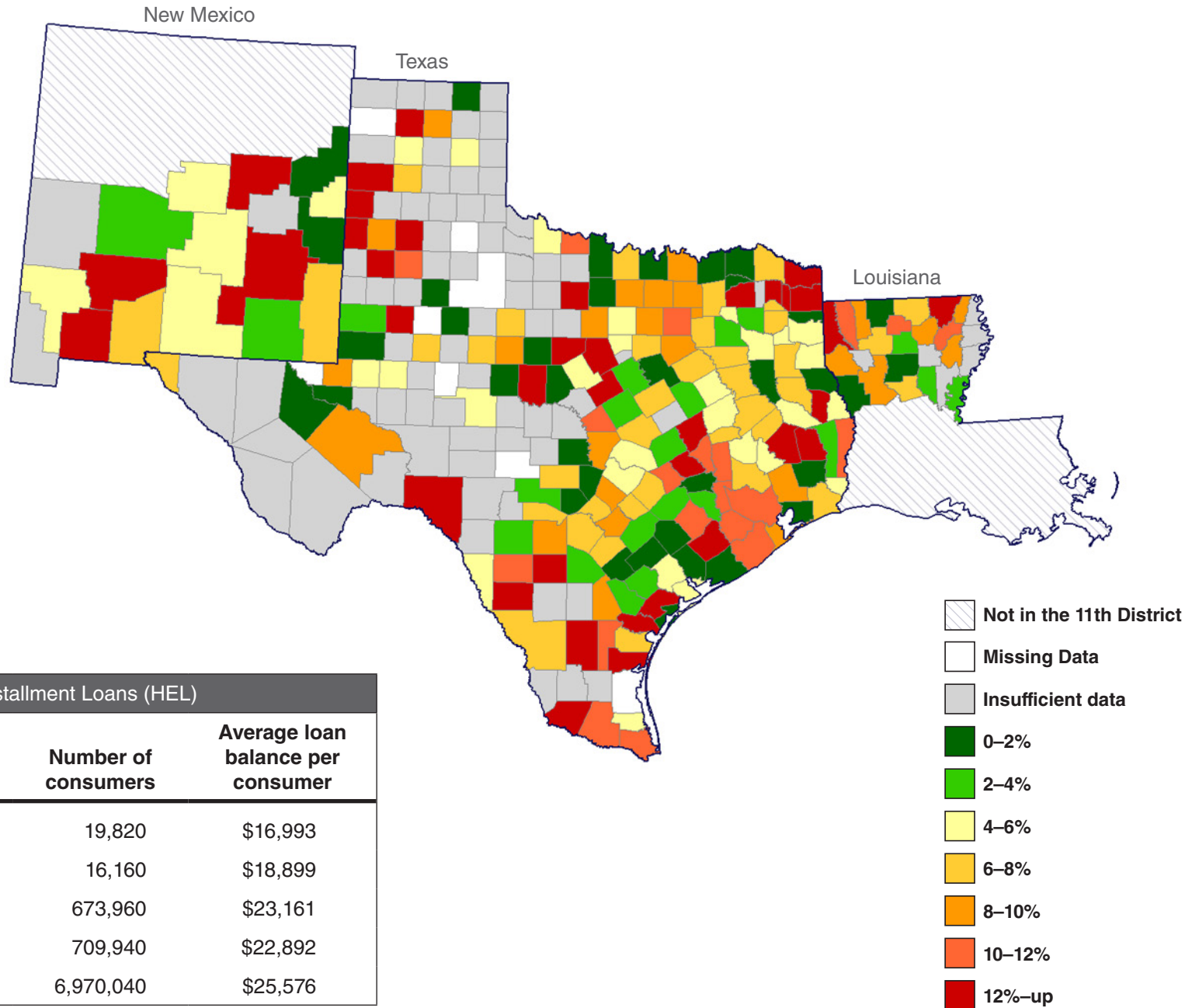
# Seriously Delinquent Home Equity Loans in the Eleventh Federal Reserve District, June 2012



Home Equity Installment Loans (HEL)		
	Number of consumers	Average loan balance per consumer
LA	19,820	\$16,993
NM	16,160	\$18,899
TX	673,960	\$23,161
11th District	709,940	\$22,892
US	6,970,040	\$25,576

**SOURCE:** Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

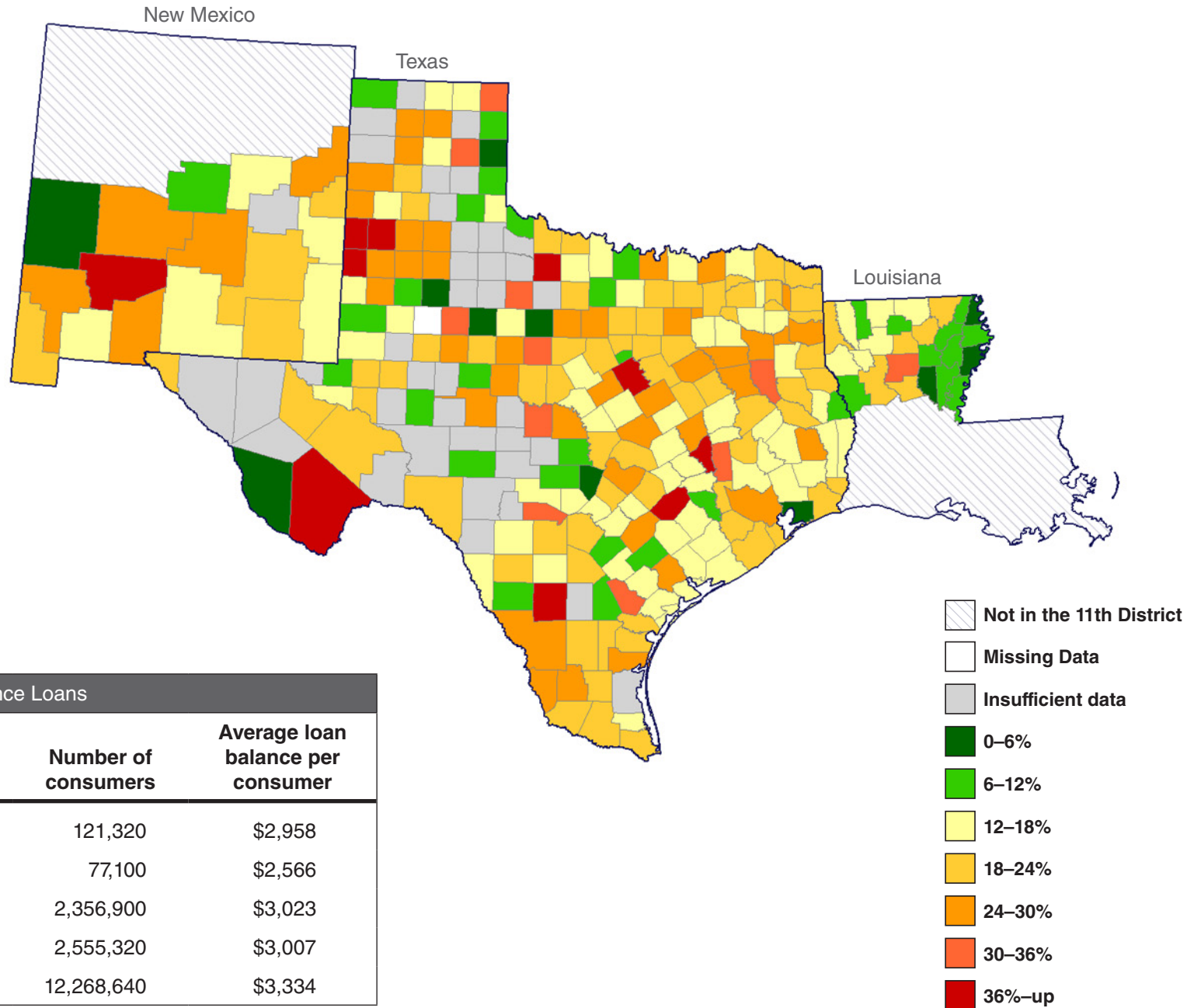
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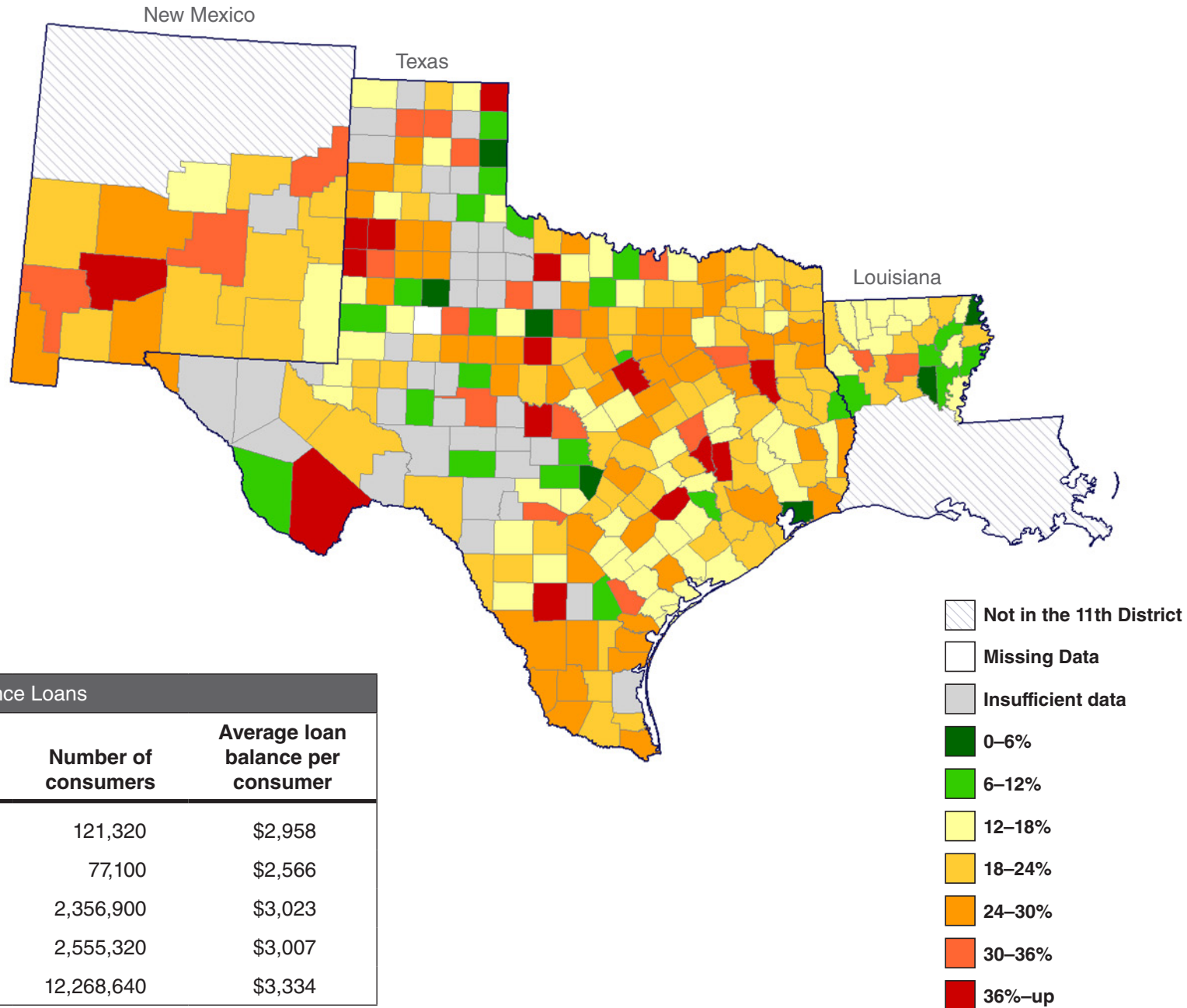
# Seriously Delinquent Consumer Finance Loans in the Eleventh Federal Reserve District, June 2012



Consumer Finance Loans		
	Number of consumers	Average loan balance per consumer
LA	121,320	\$2,958
NM	77,100	\$2,566
TX	2,356,900	\$3,023
11th District	2,555,320	\$3,007
US	12,268,640	\$3,334

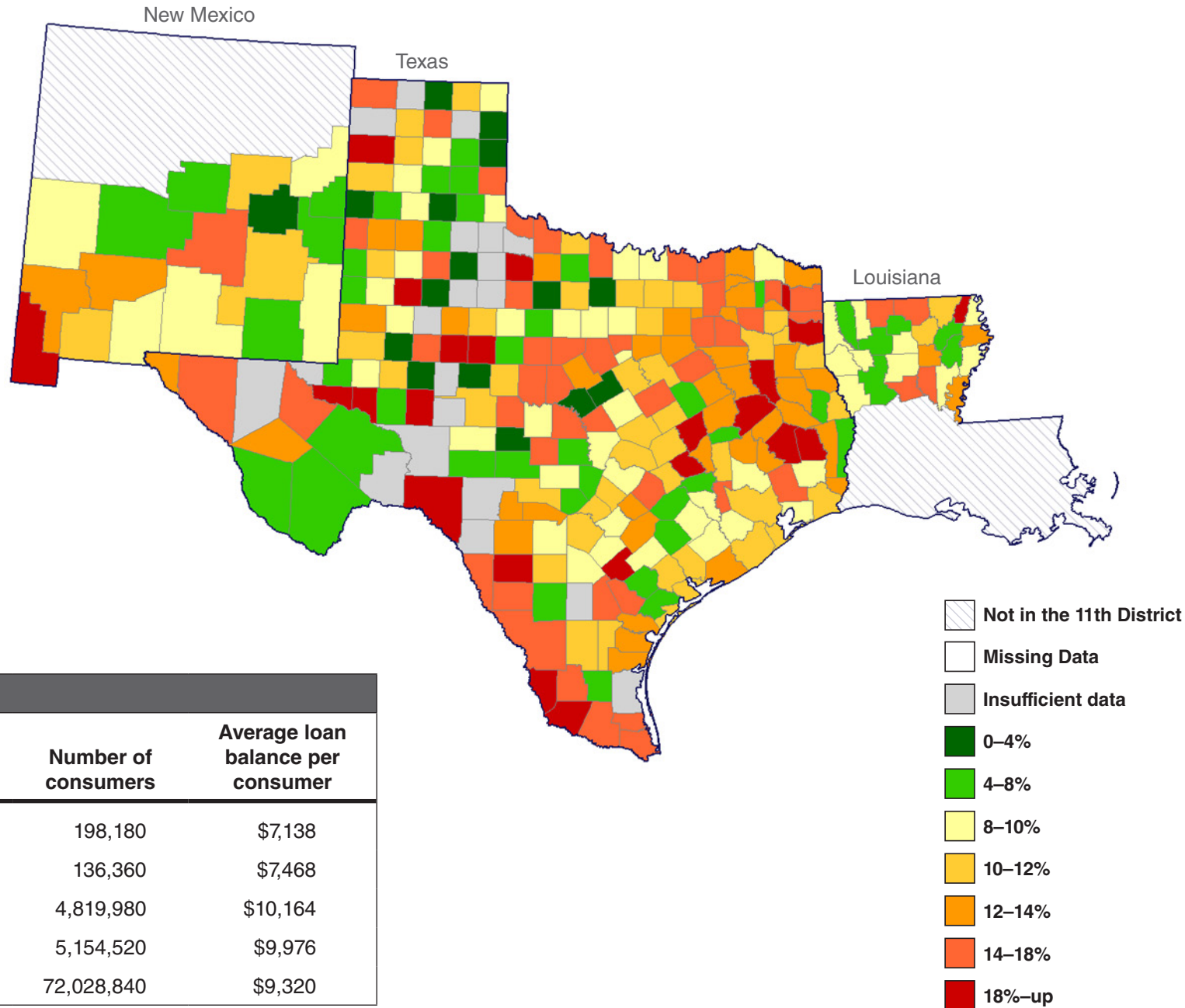
**SOURCE:** Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

# Delinquent Consumer Finance Loans in the Eleventh Federal Reserve District, June 2012



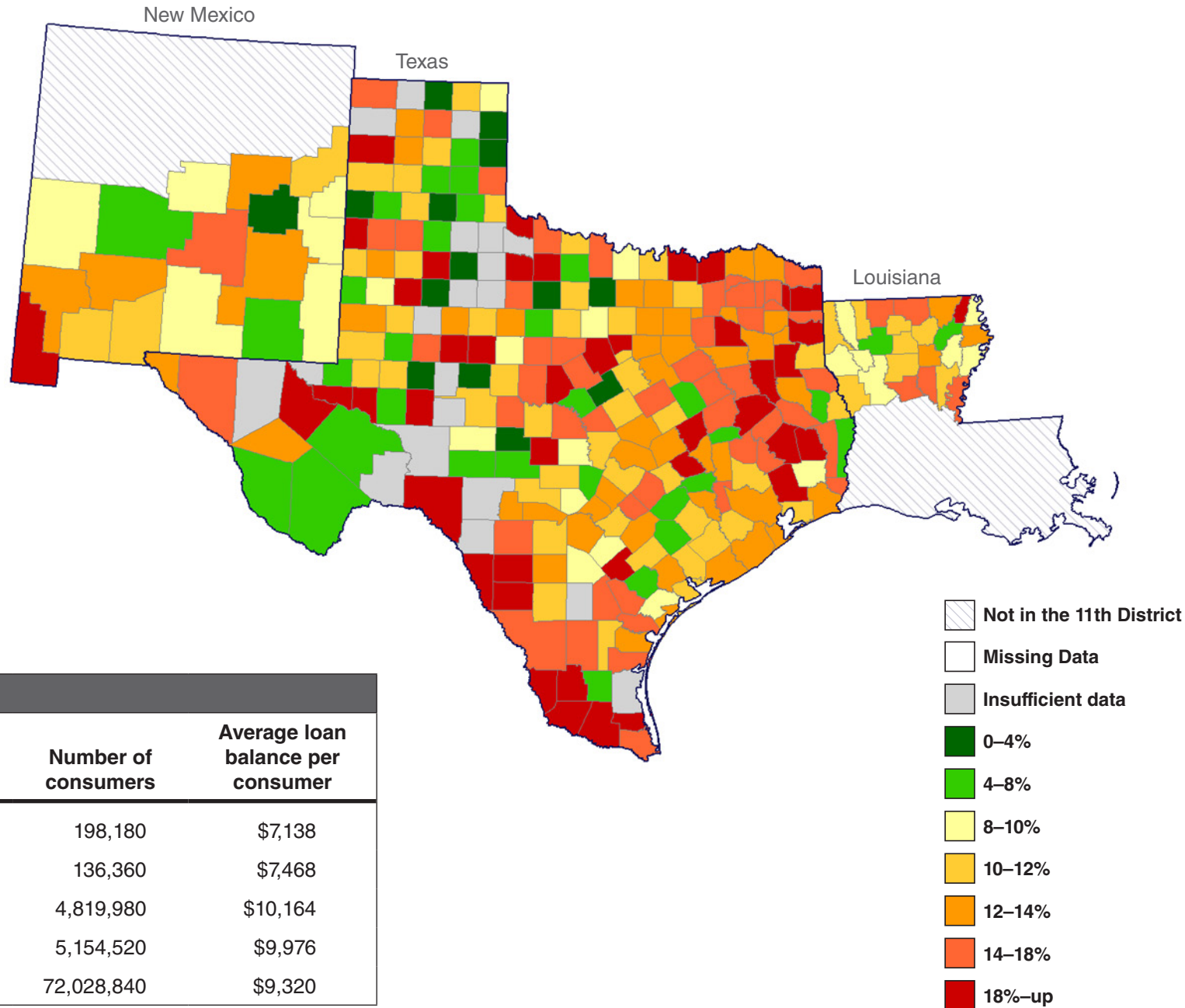
**SOURCE:** Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

# Seriously Delinquent Bankcard Loans in the Eleventh Federal Reserve District, June 2012



**SOURCE:** Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

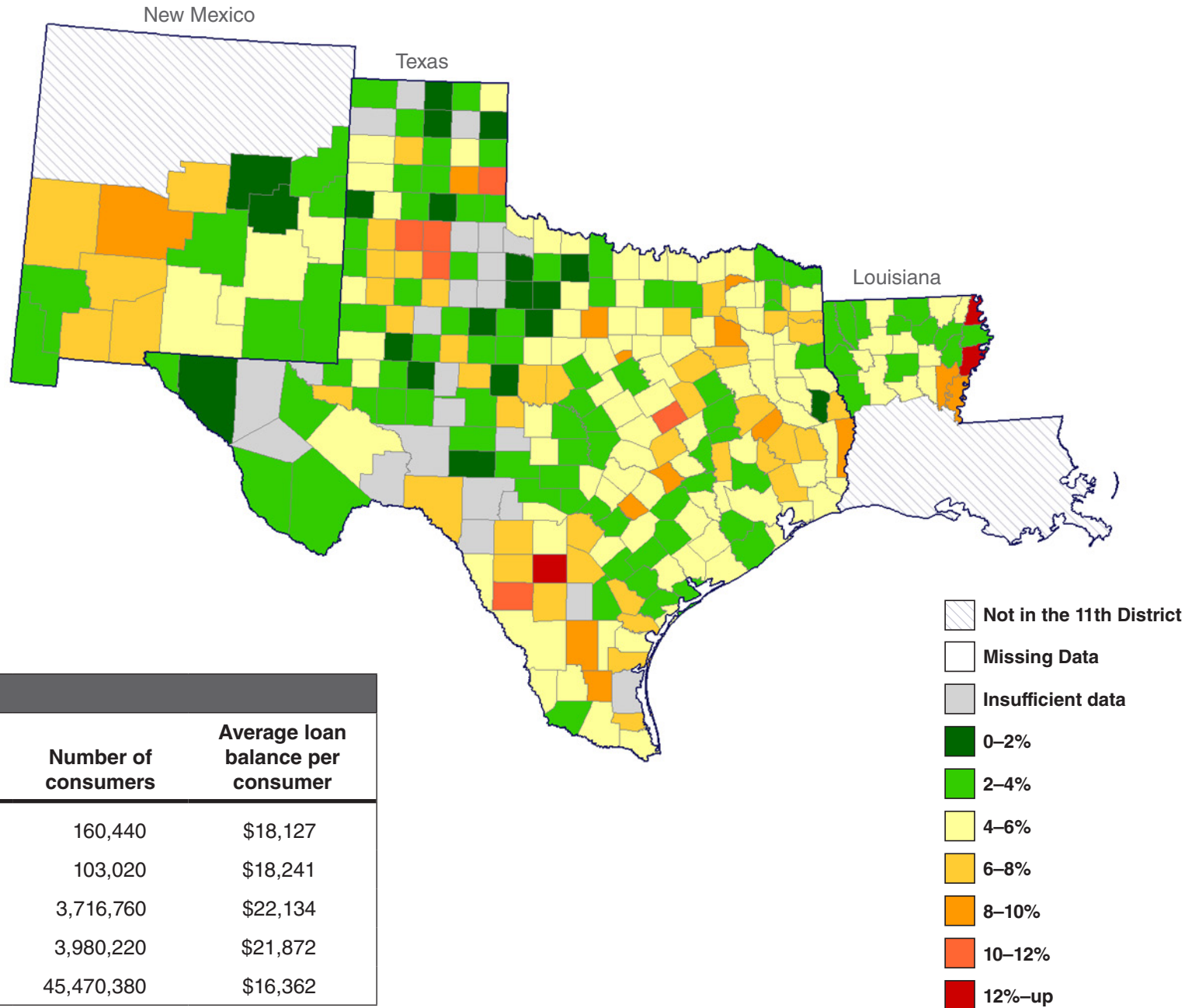
# Delinquent Bankcard Loans in the Eleventh Federal Reserve District, June 2012



Bankcard Loans		
	Number of consumers	Average loan balance per consumer
LA	198,180	\$7,138
NM	136,360	\$7,468
TX	4,819,980	\$10,164
11th District	5,154,520	\$9,976
US	72,028,840	\$9,320

**SOURCE:** Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

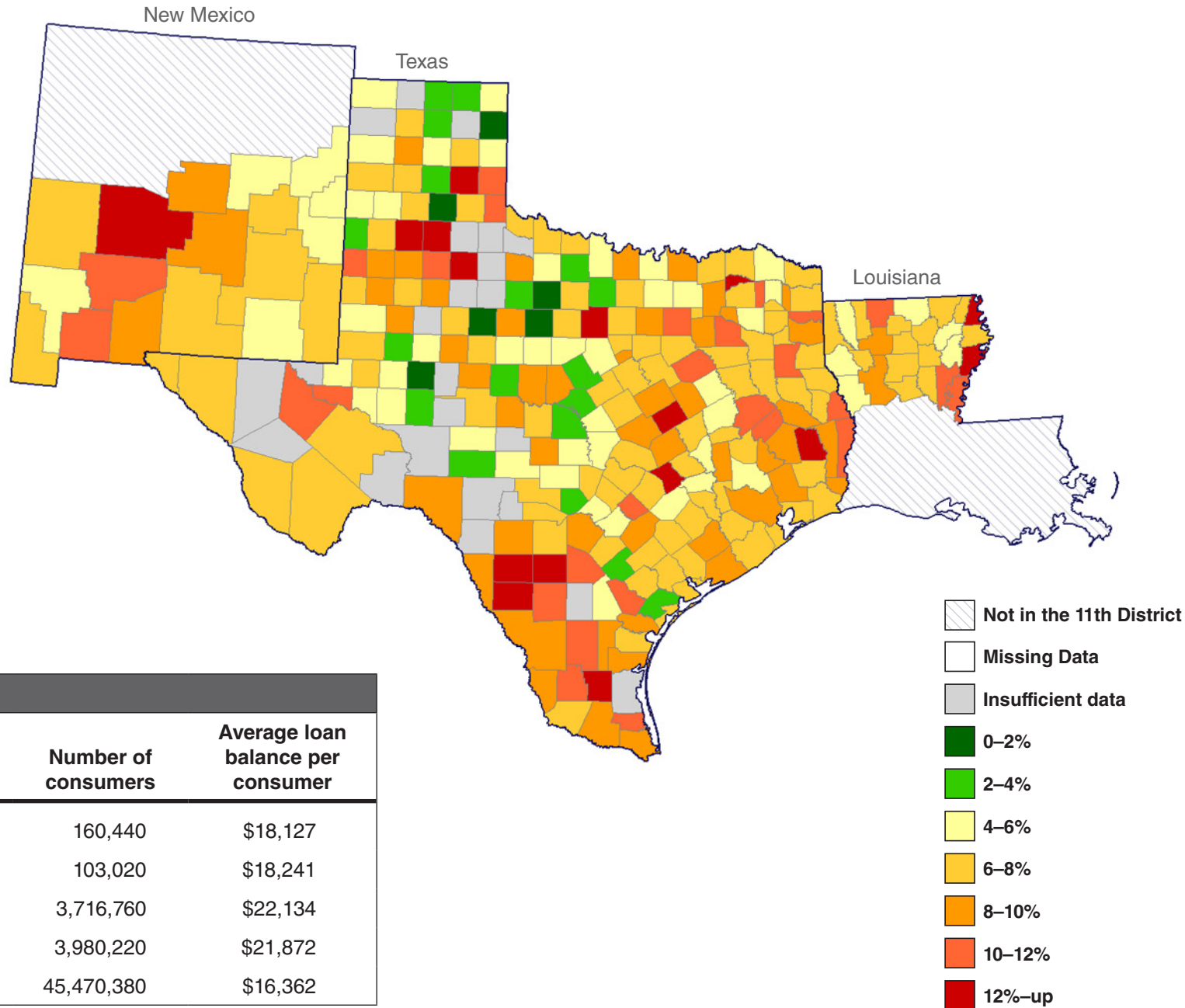
# Seriously Delinquent Auto Loans in the Eleventh Federal Reserve District, June 2012



Auto Loans		
	Number of consumers	Average loan balance per consumer
LA	160,440	\$18,127
NM	103,020	\$18,241
TX	3,716,760	\$22,134
11th District	3,980,220	\$21,872
US	45,470,380	\$16,362

**SOURCE:** Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

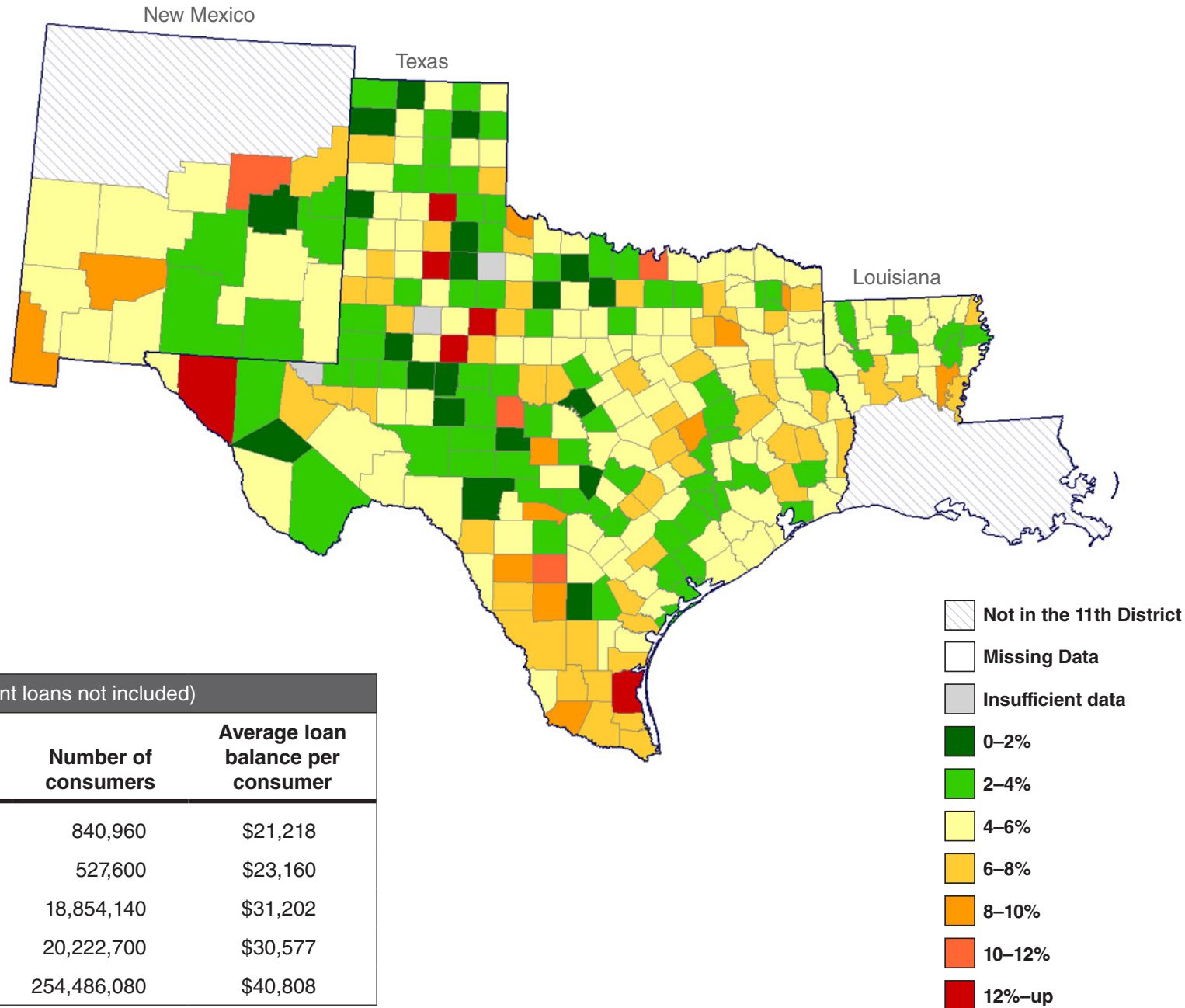
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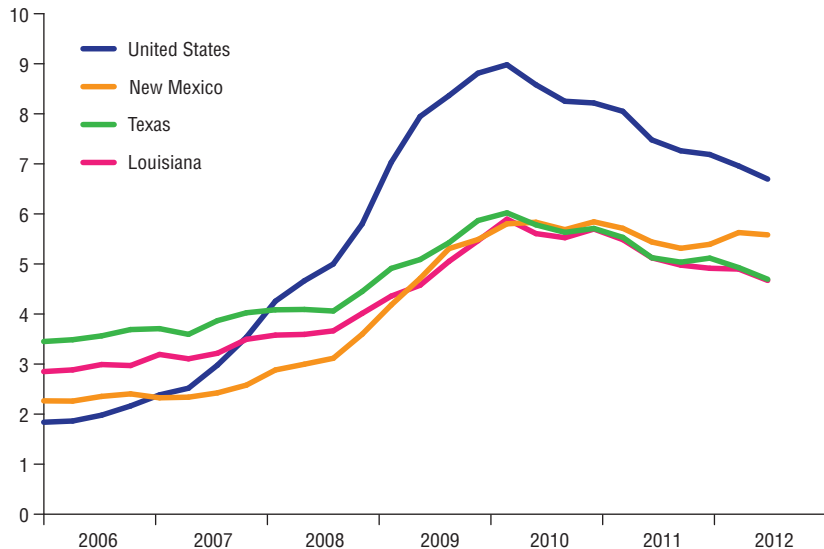


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**SOURCE:** Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

## Seriously Delinquent Consumer Loans by State

Percent seriously delinquent

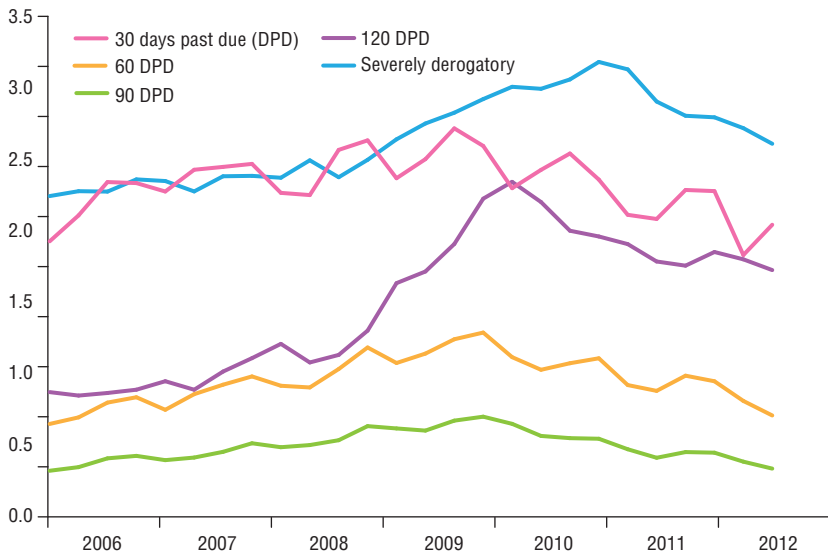


NOTE: Student loans not included.

SOURCE: Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

## Texas Consumer Loan Delinquencies by Delinquency Status

Percent delinquent

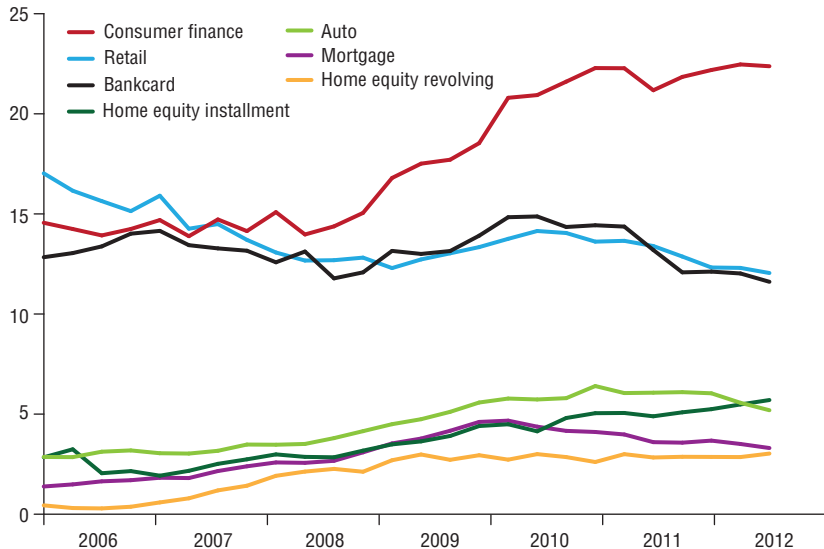


NOTE: Severely derogatory includes those loans with reports of a repossession, charge off to bad debt or foreclosure, at any number of days past due. Student loans not included.

SOURCE: Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

## Seriously Delinquent Consumer Loans in Texas by Loan Type

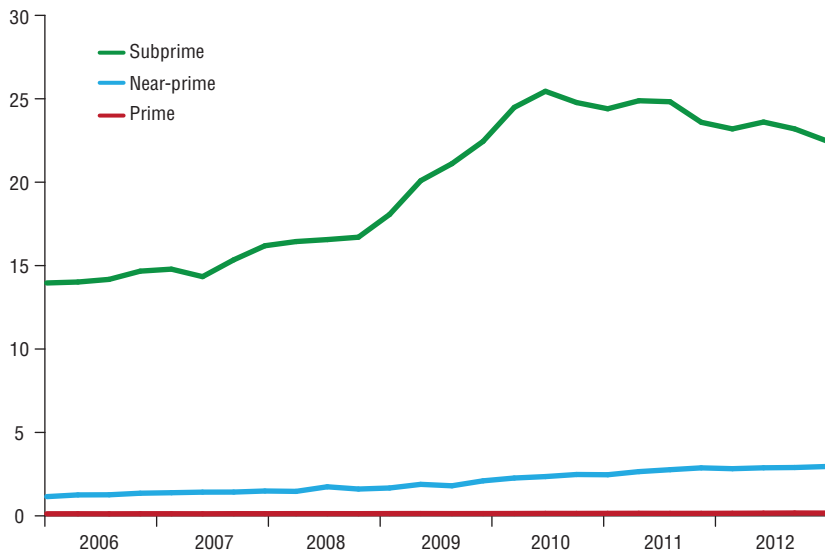
Percent seriously delinquent



SOURCE: Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

## Seriously Delinquent Consumer Loans in Texas by Risk Score

Percent seriously delinquent



NOTE: Equifax Risk Scores fall into the following categories: prime, greater than 680; near-prime, 620-679; subprime, less than 619. Student loans not included.

SOURCE: Federal Reserve Bank of New York Consumer Credit Panel/Equifax.