



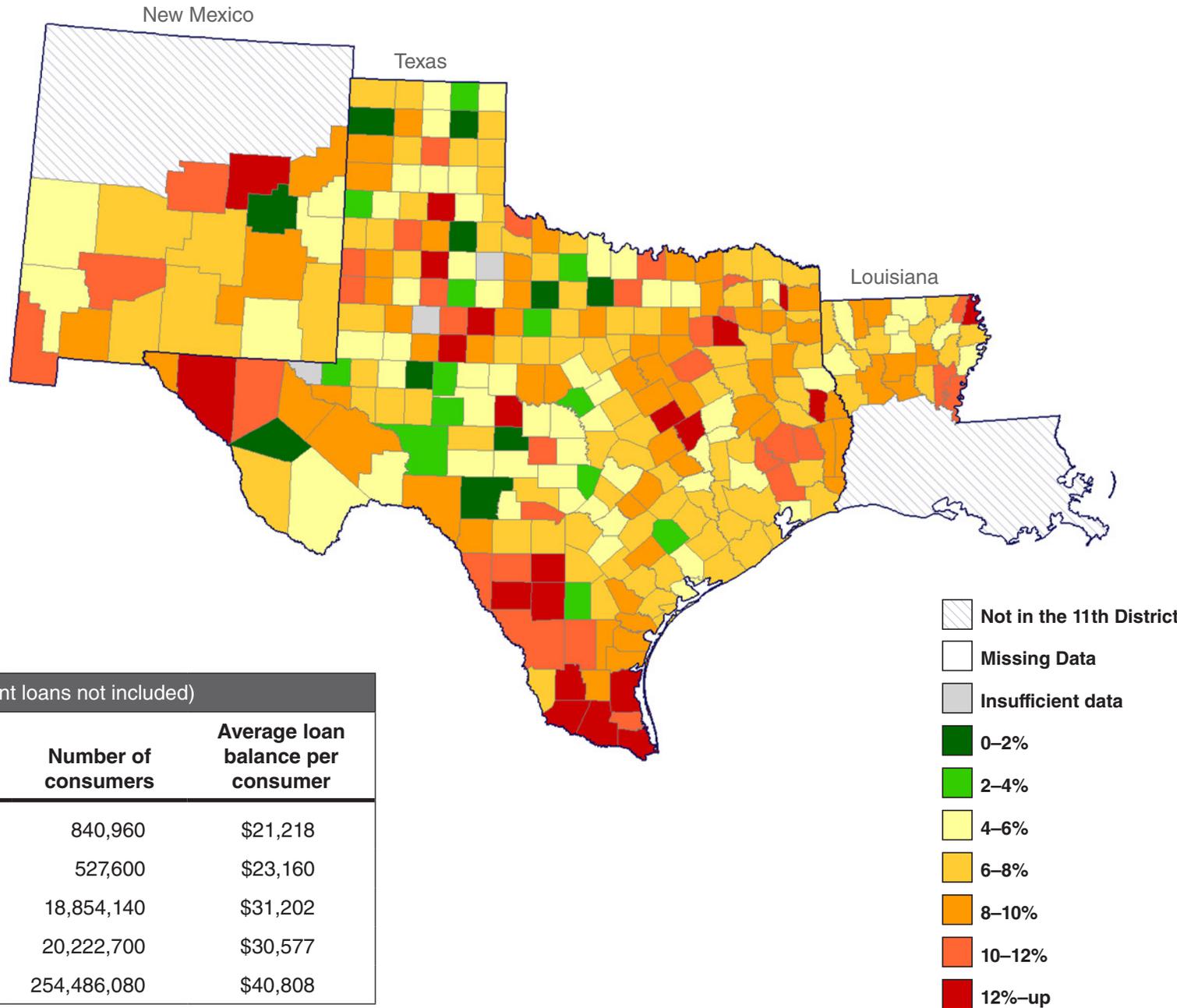
Consumer Credit Conditions

June 2012



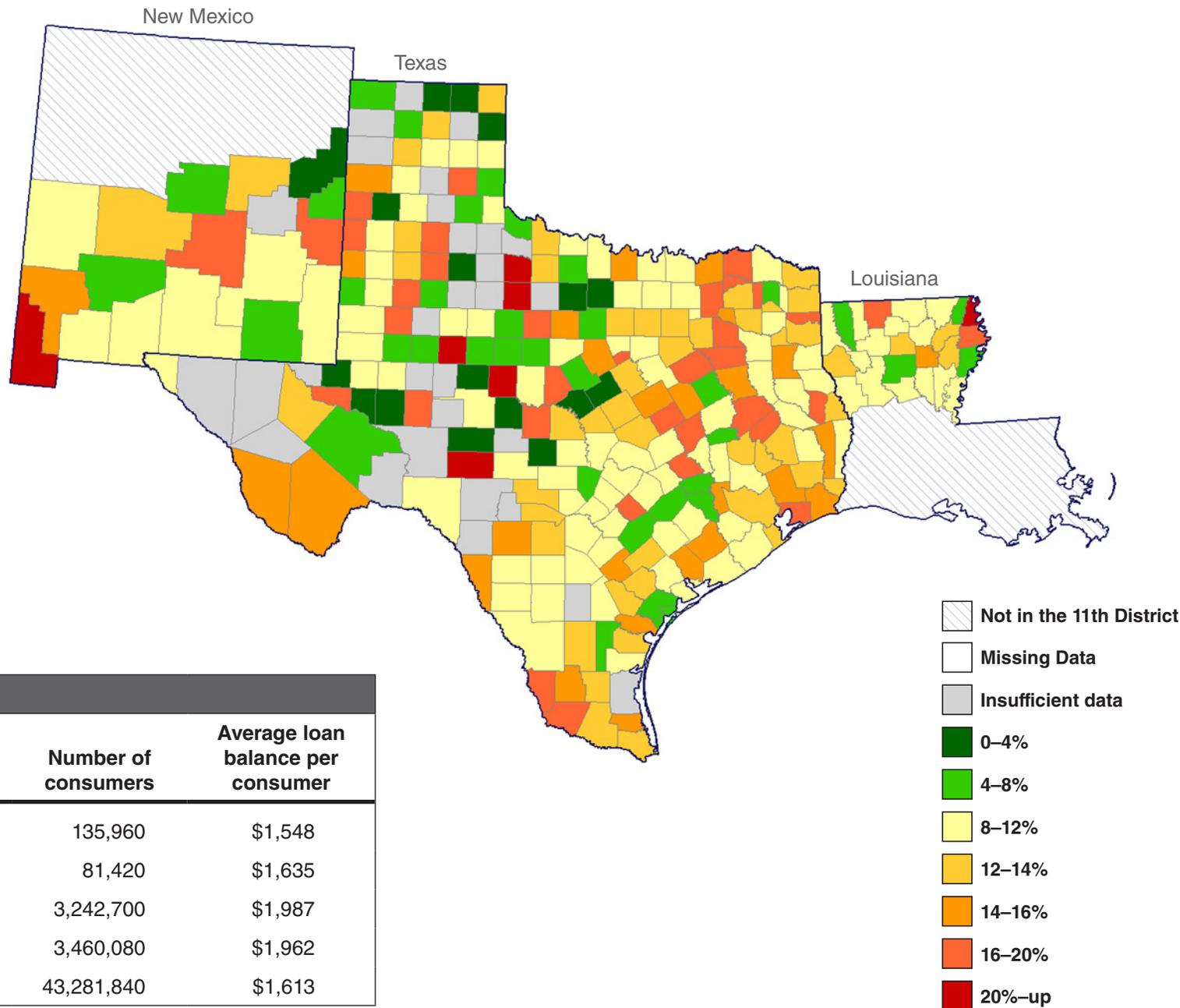
Prepared by the
Community Development Department
Federal Reserve Bank of Dallas

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



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

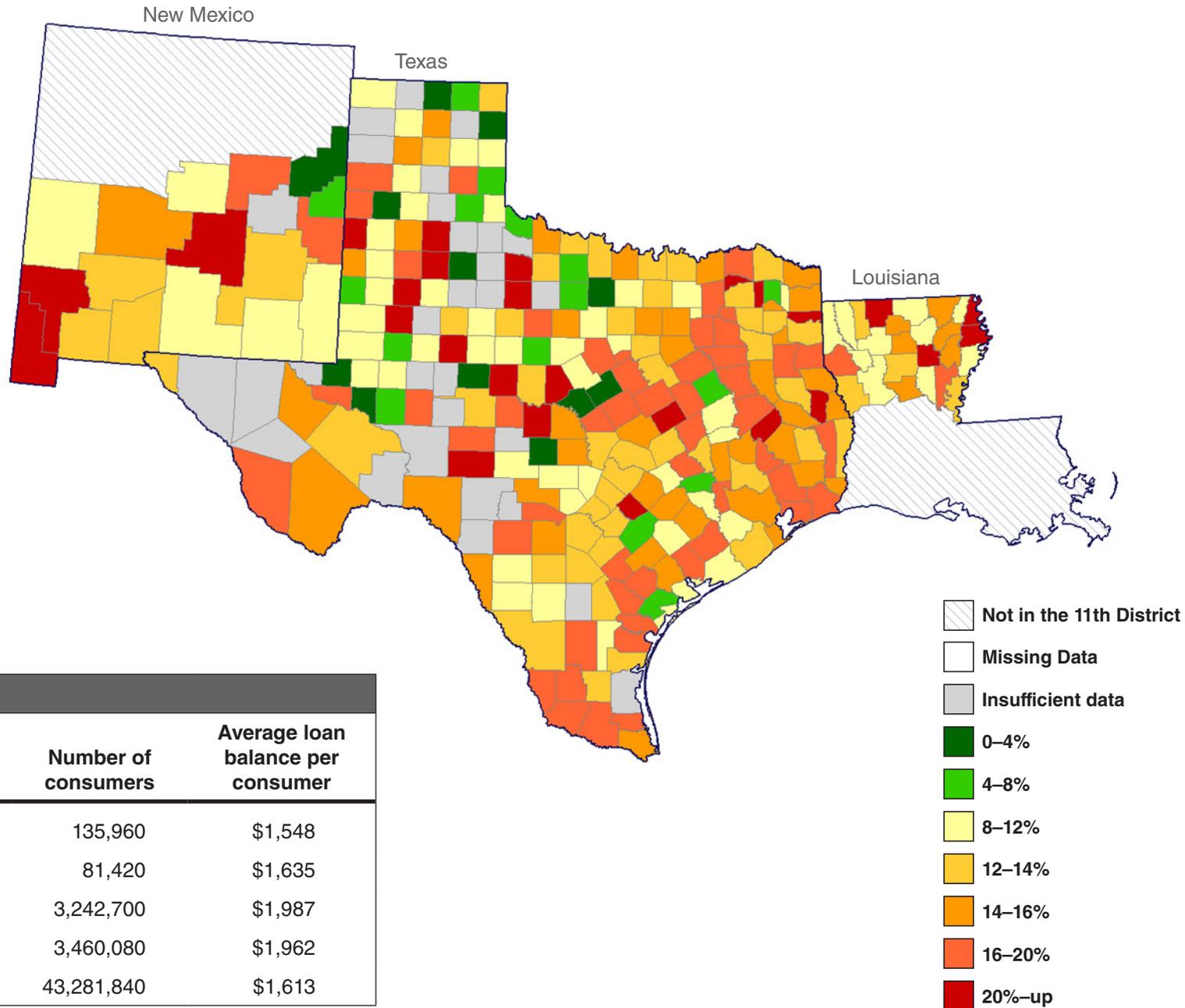
Seriously Delinquent Retail Loans in the Eleventh Federal Reserve District, June 2012



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.

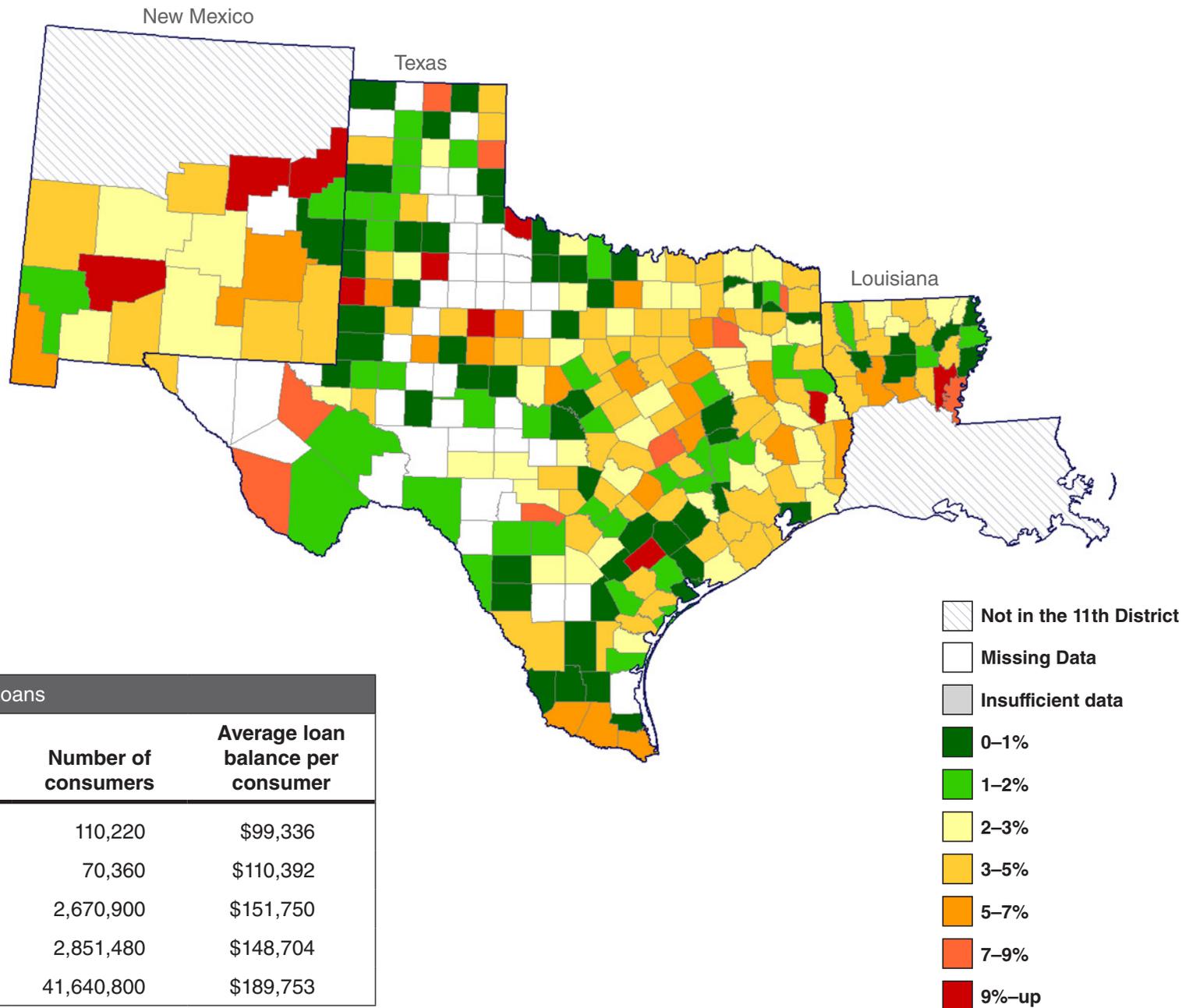
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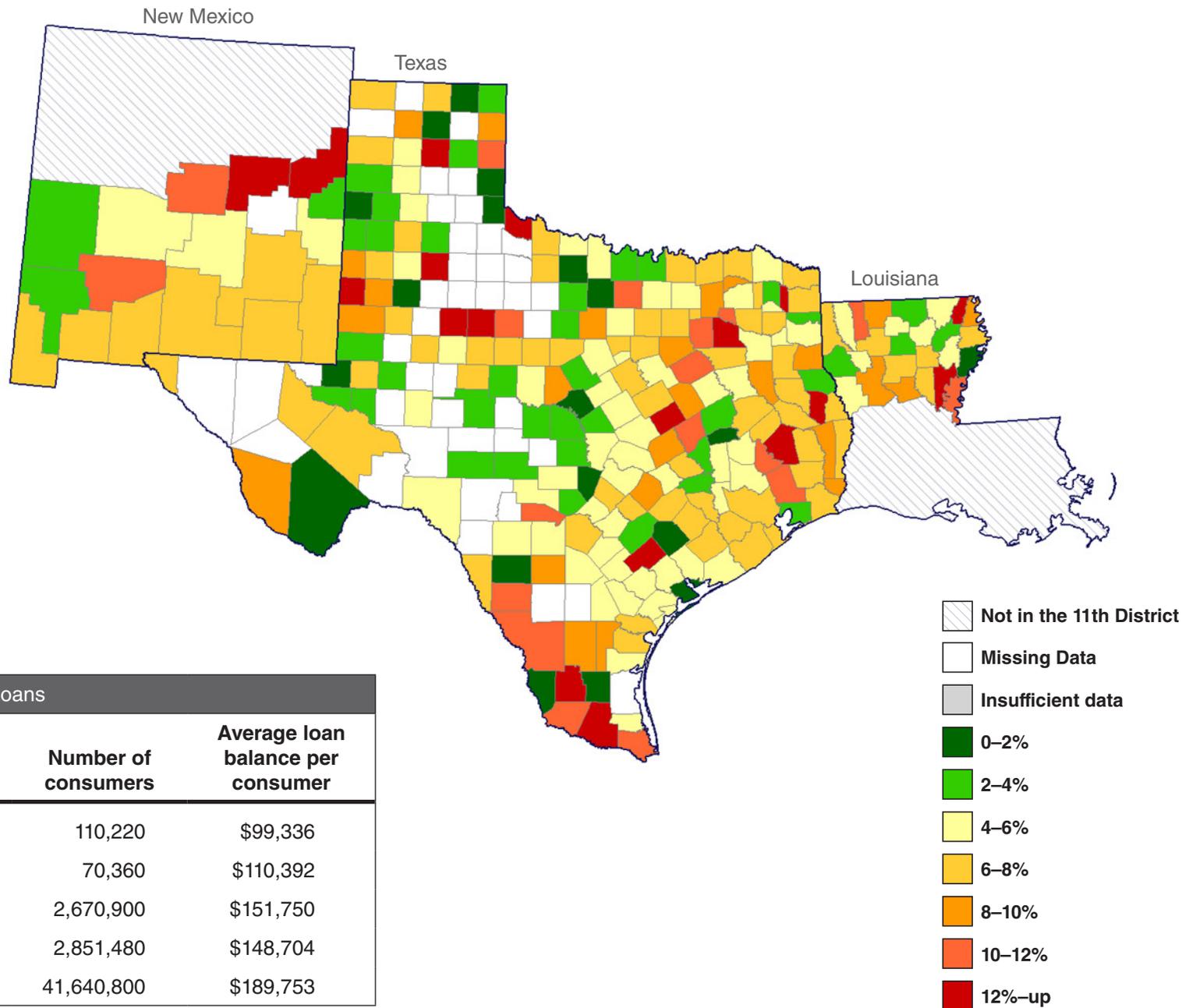
SOURCE: Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

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



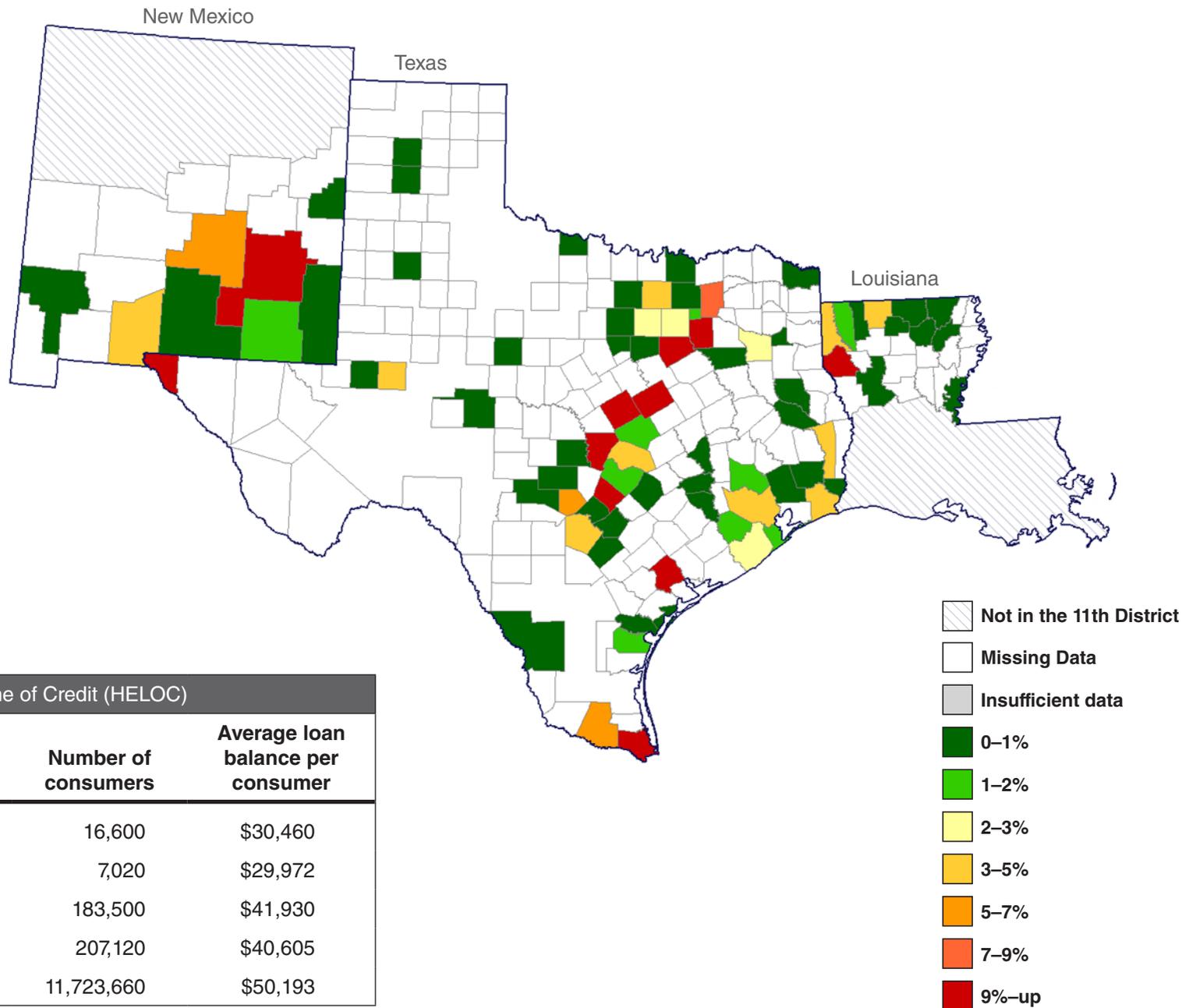
SOURCE: Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

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



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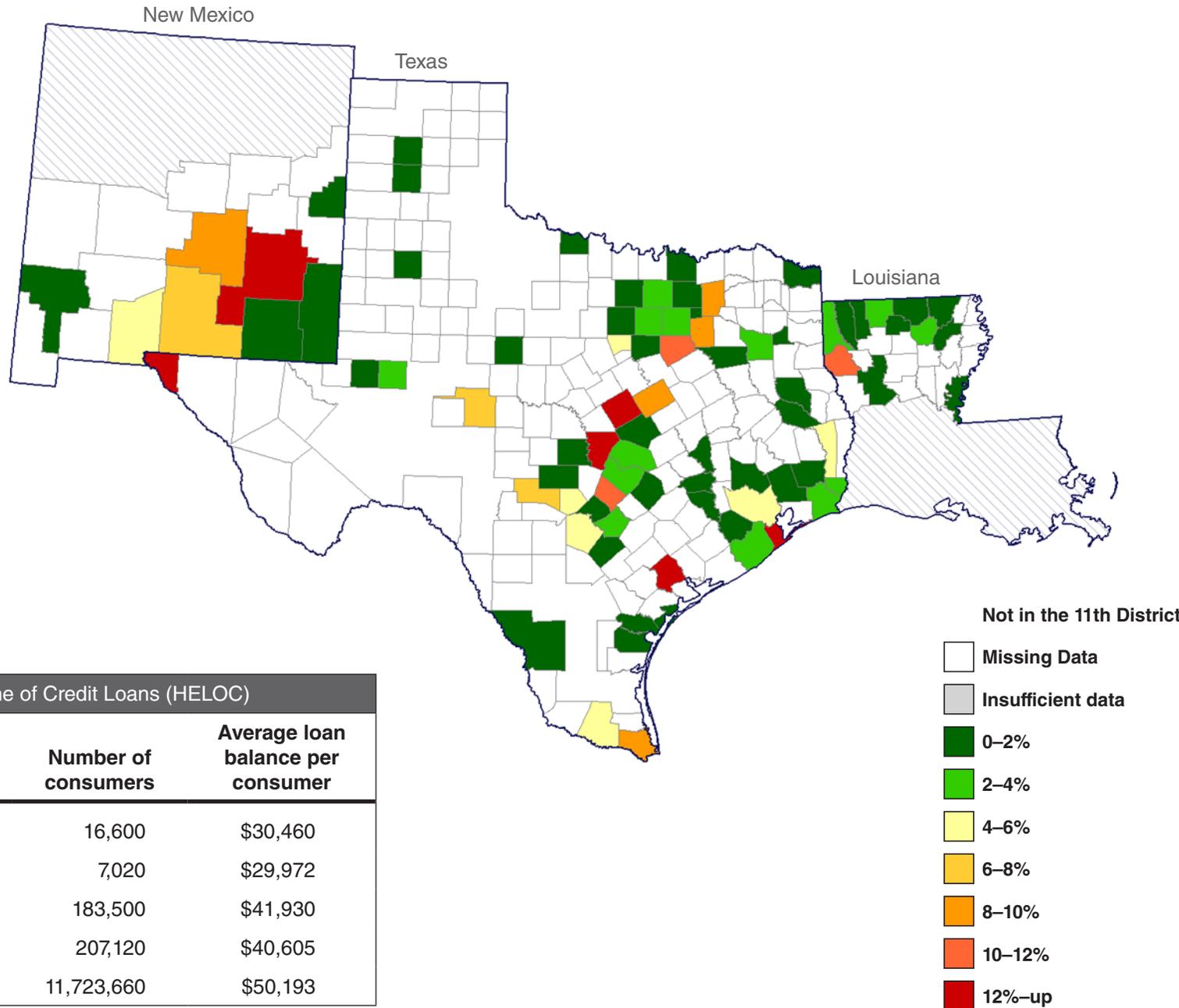
Seriously Delinquent Home Equity Line of Credit Loans in the Eleventh Federal Reserve District, June 2012



Home Equity Line of Credit (HELOC)		
	Number of consumers	Average loan balance per consumer
LA	16,600	\$30,460
NM	7,020	\$29,972
TX	183,500	\$41,930
11th District	207,120	\$40,605
US	11,723,660	\$50,193

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

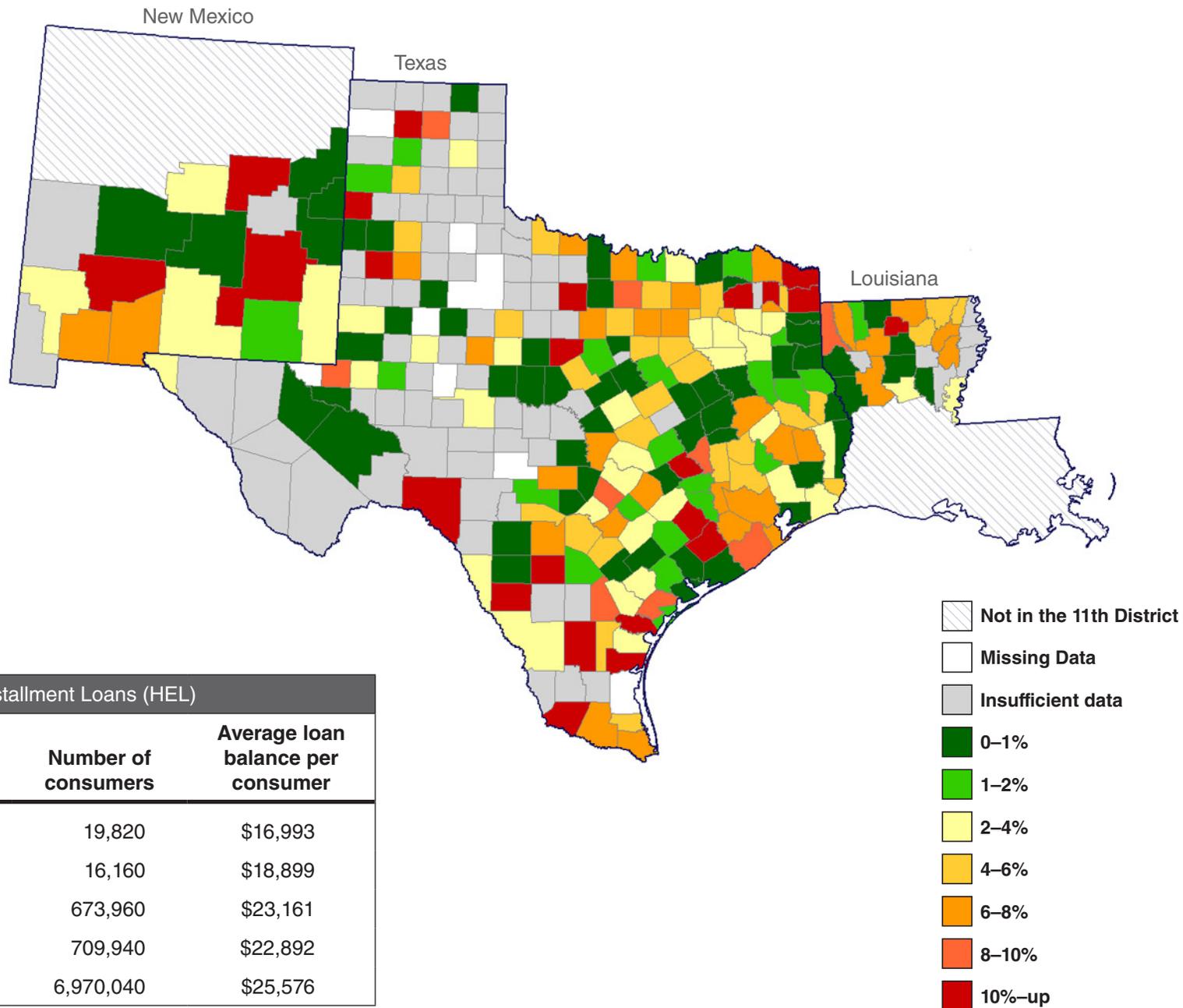
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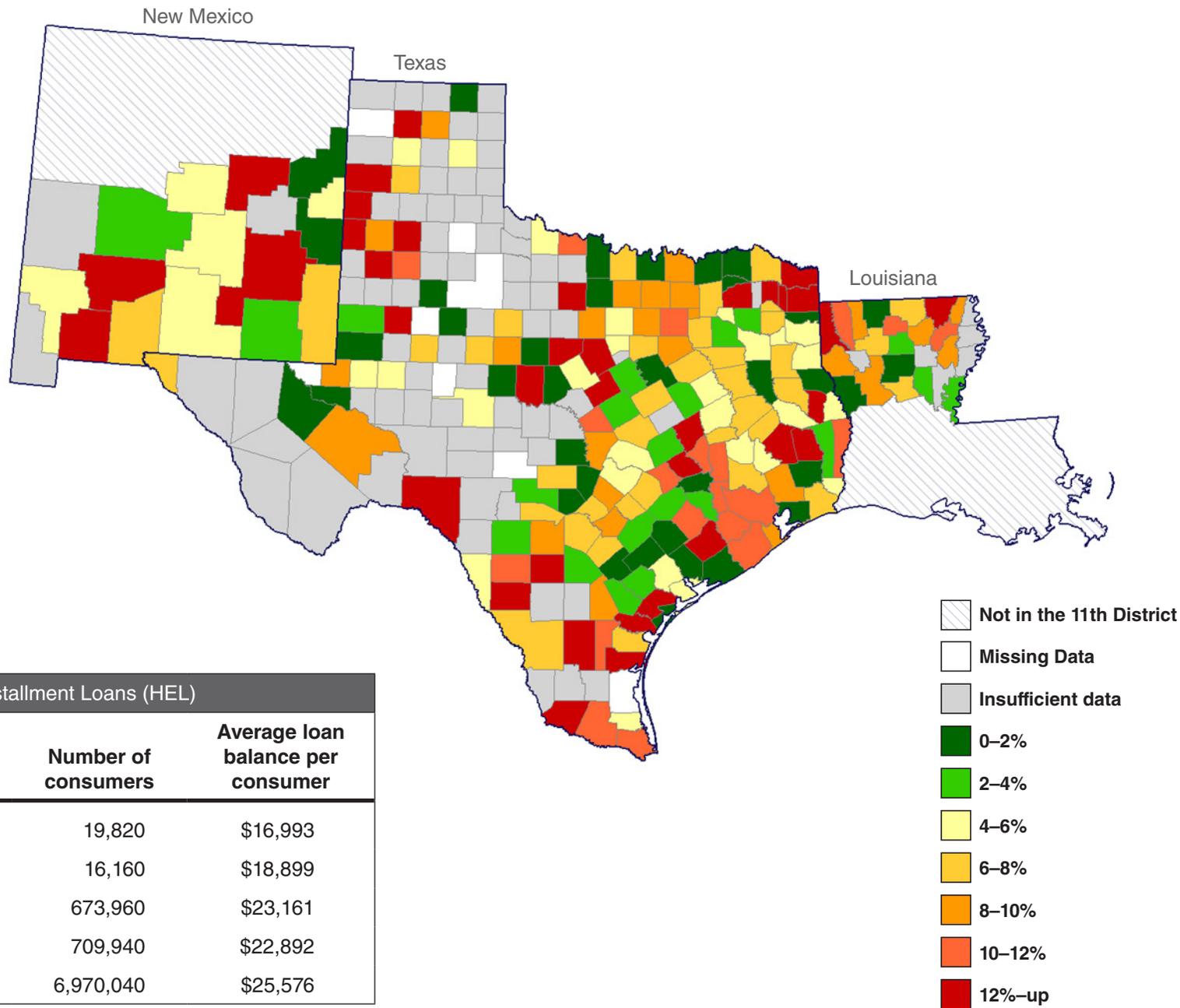
Seriously Delinquent Home Equity Loans in the Eleventh Federal Reserve District, June 2012



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.

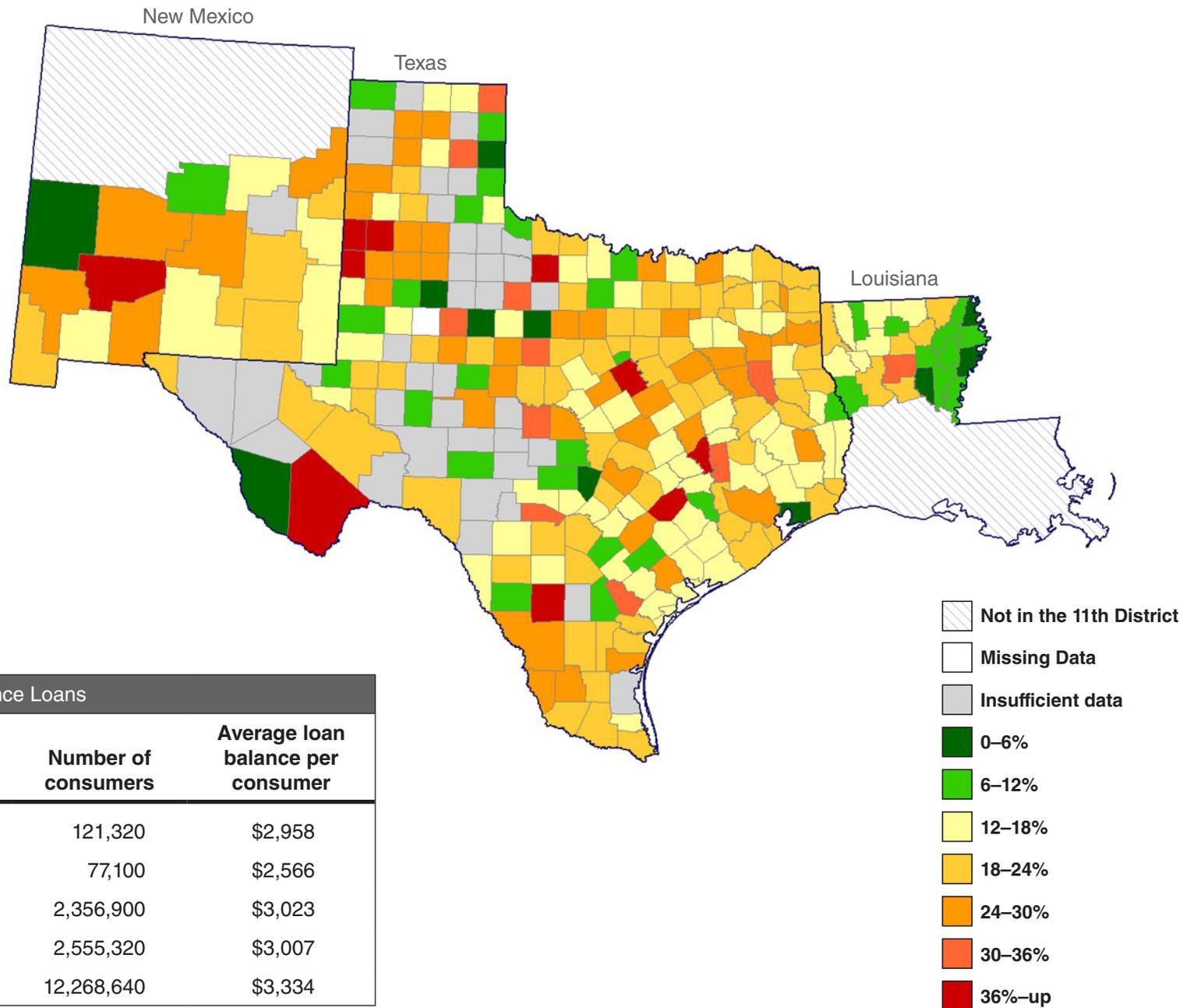
Delinquent Home Equity Loans in the Eleventh Federal Reserve District, June 2012



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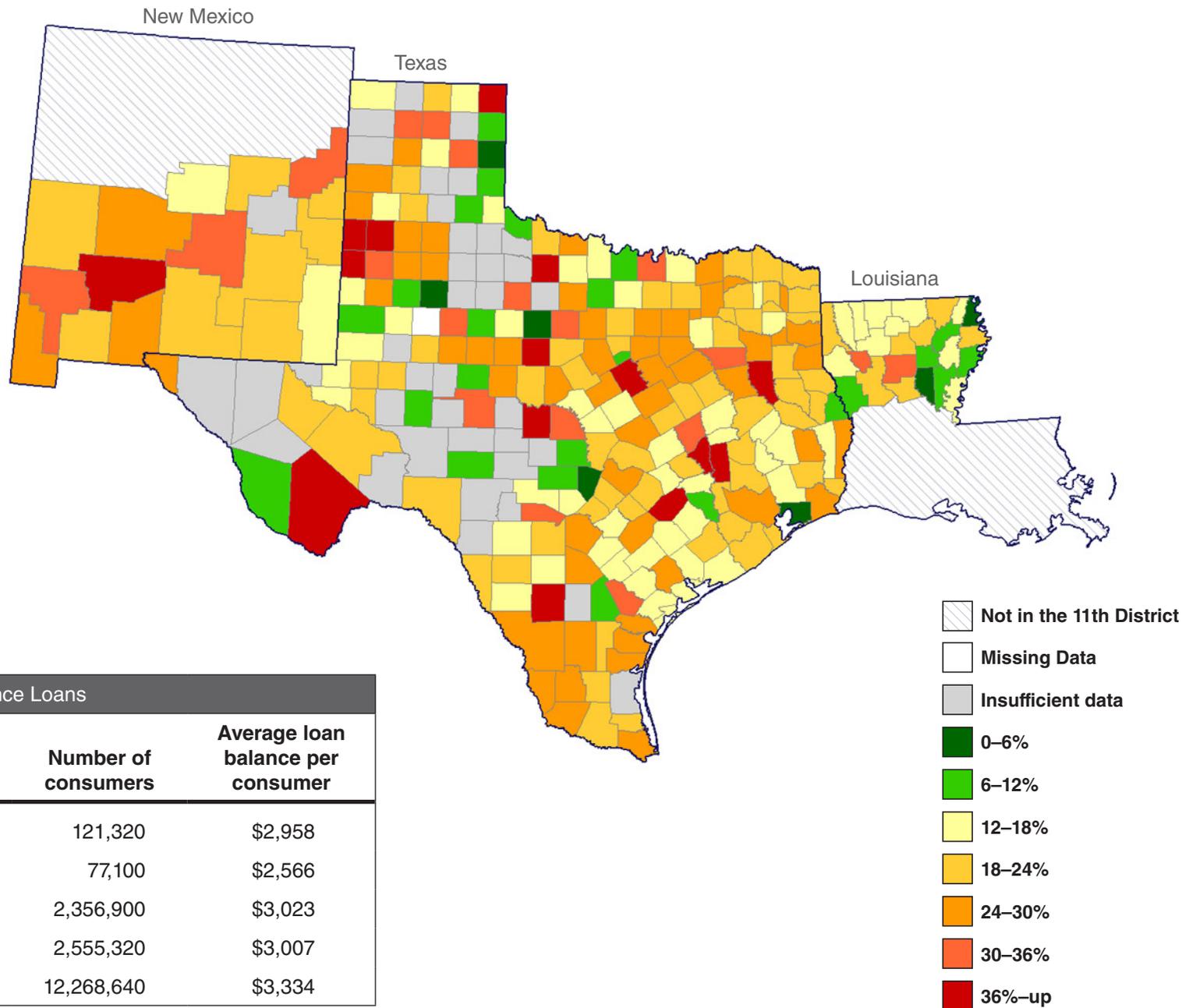
SOURCE: Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

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



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

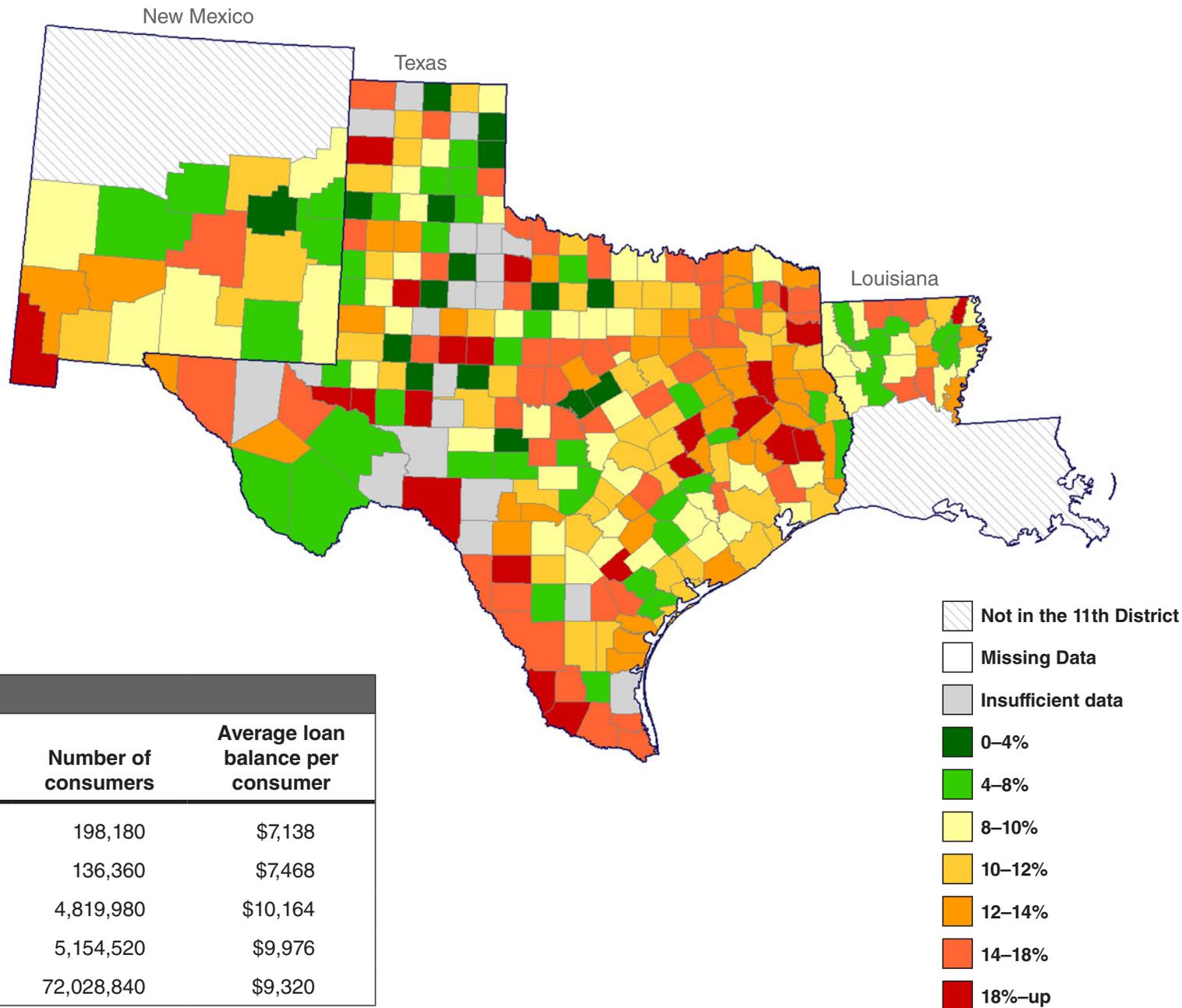
Delinquent Consumer Finance Loans in the Eleventh Federal Reserve District, June 2012



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.

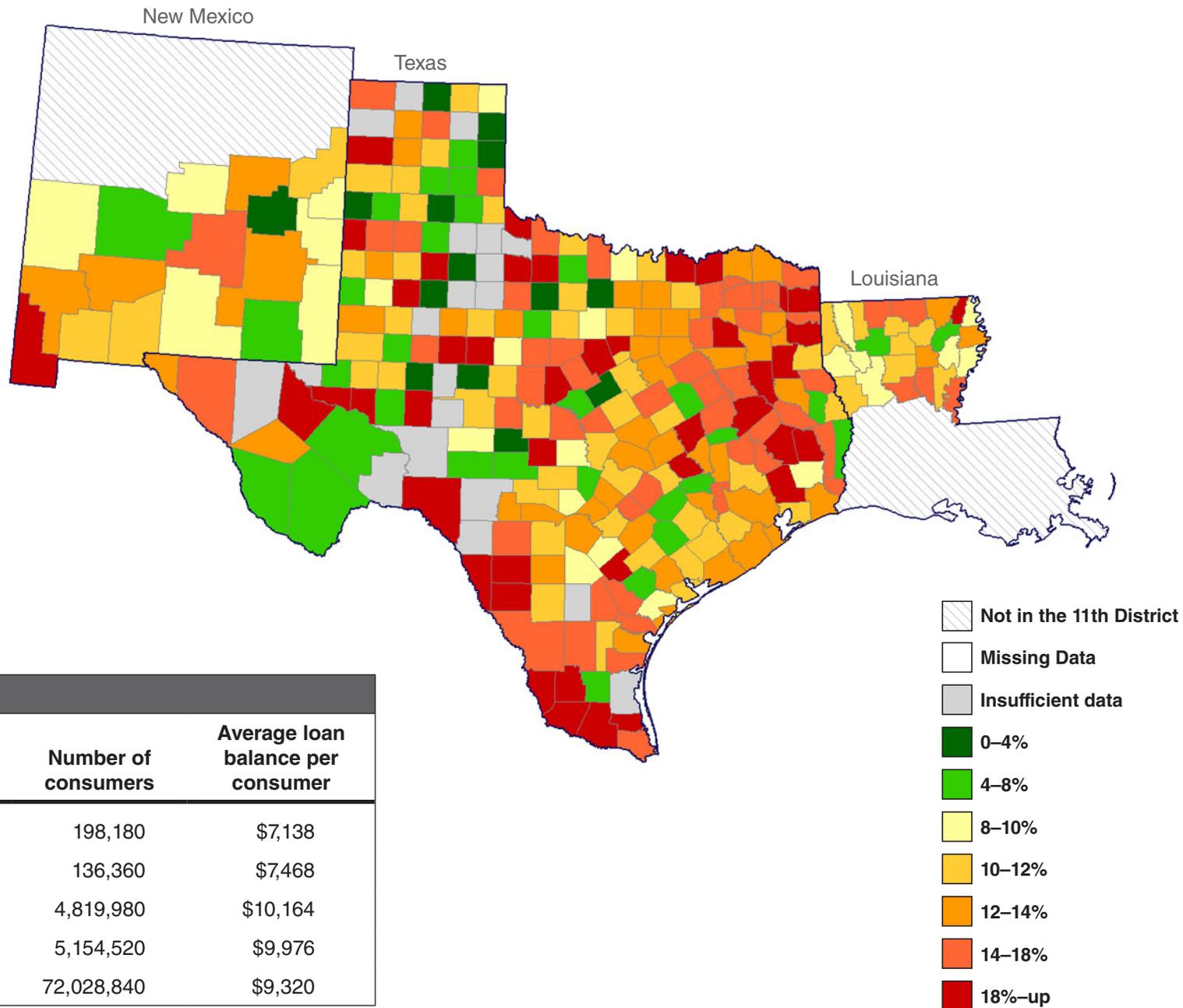
Seriously Delinquent Bankcard Loans in the Eleventh Federal Reserve District, June 2012



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

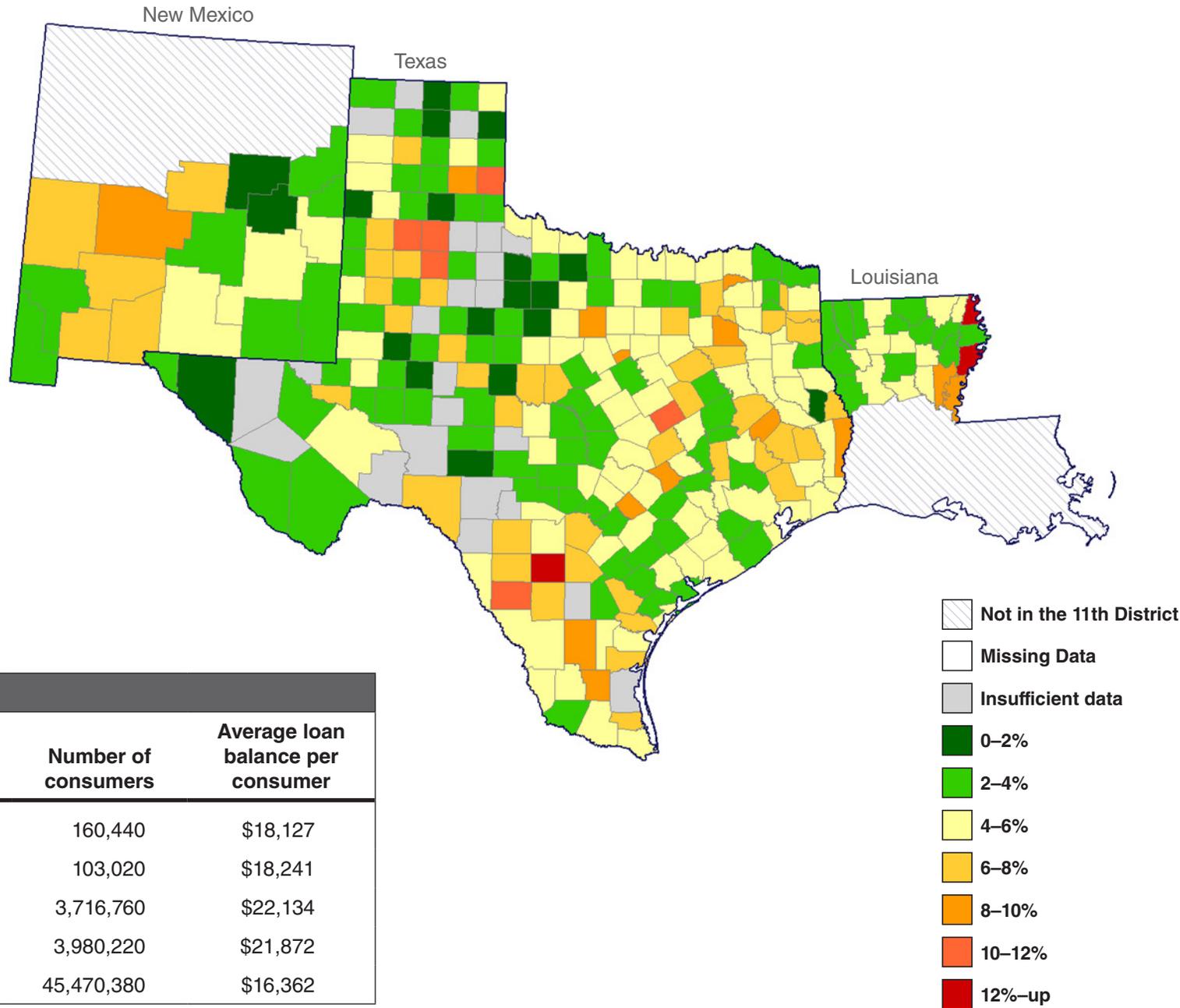
SOURCE: Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

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



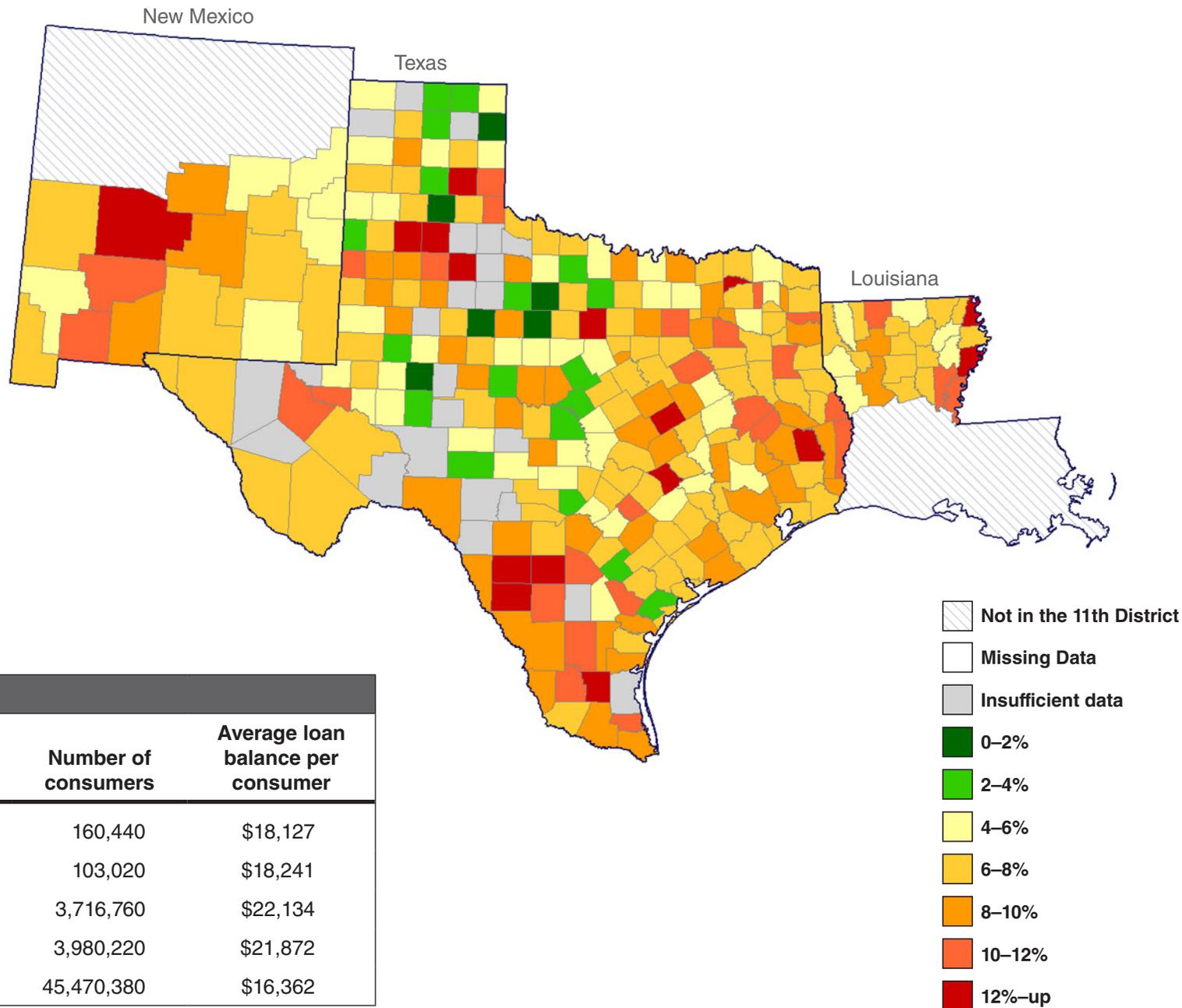
SOURCE: Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

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



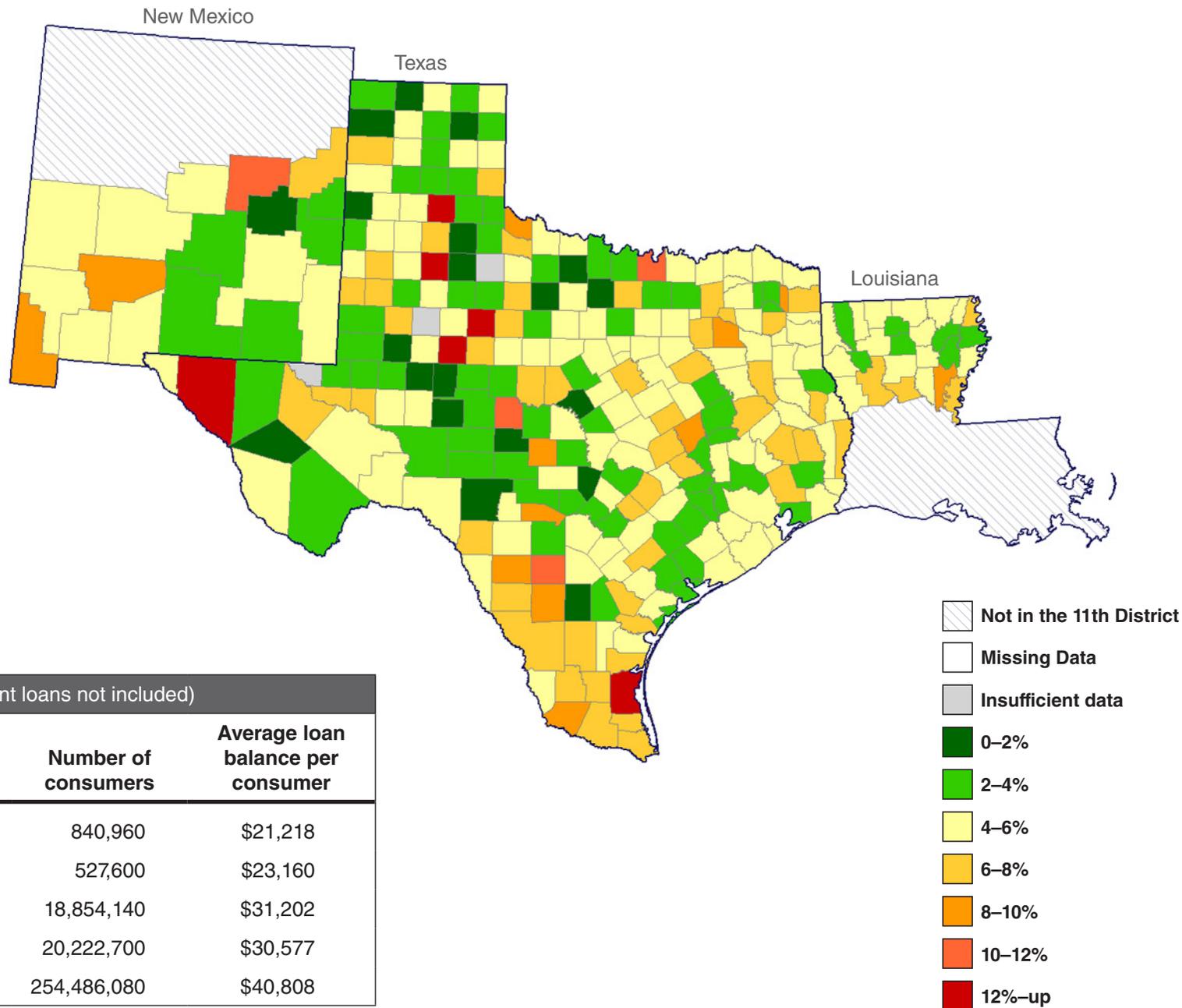
SOURCE: Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

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



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

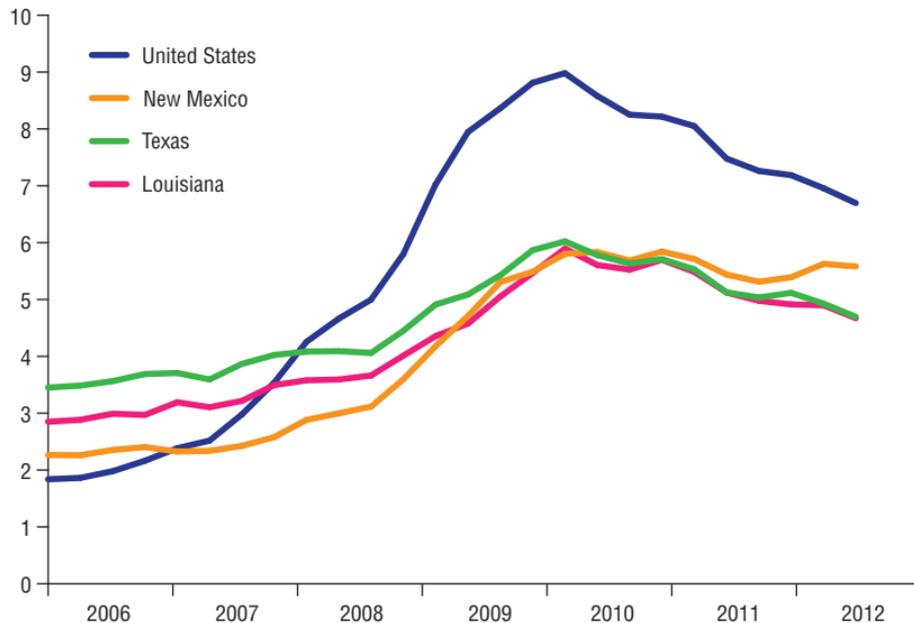
Seriously Delinquent Consumer Loans in the Eleventh Federal Reserve District, June 2012



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

Seriously Delinquent Consumer Loans by State

Percent seriously delinquent

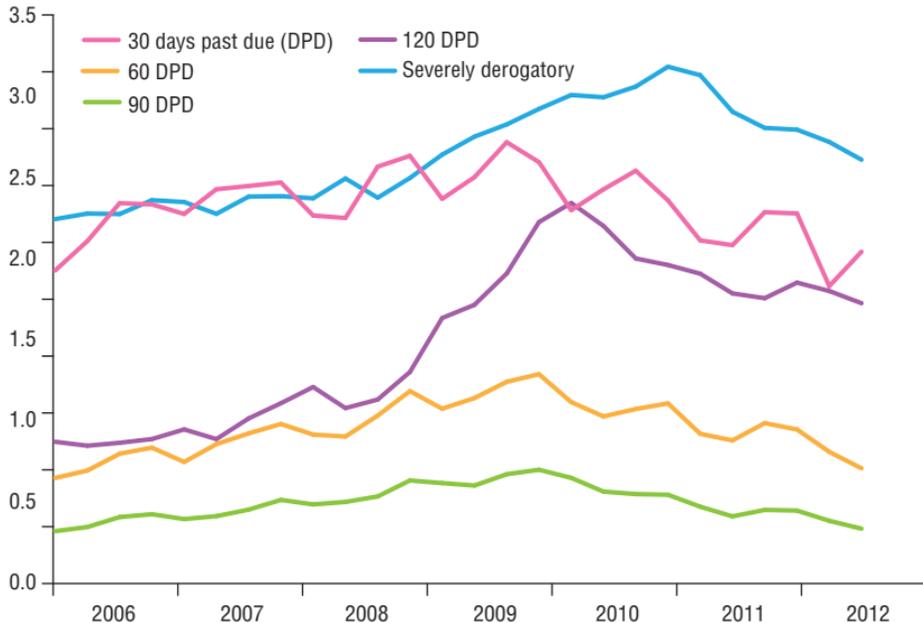


NOTE: Student loans not included.

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

Texas Consumer Loan Delinquencies by Delinquency Status

Percent delinquent

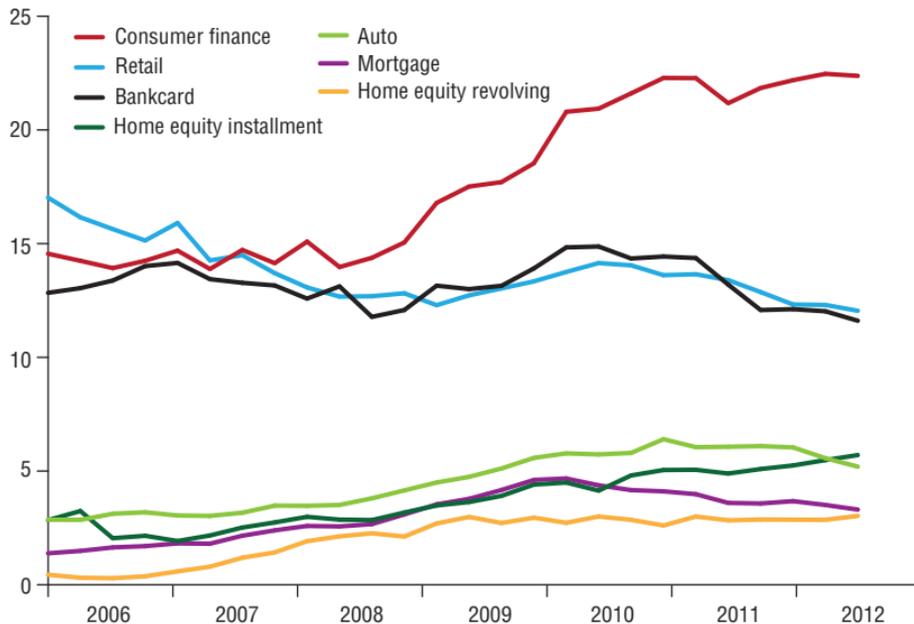


NOTE: Severely derogatory includes those loans with reports of a repossession, charge off to bad debt or foreclosure, at any number of days past due. Student loans not included.

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

Seriously Delinquent Consumer Loans in Texas by Loan Type

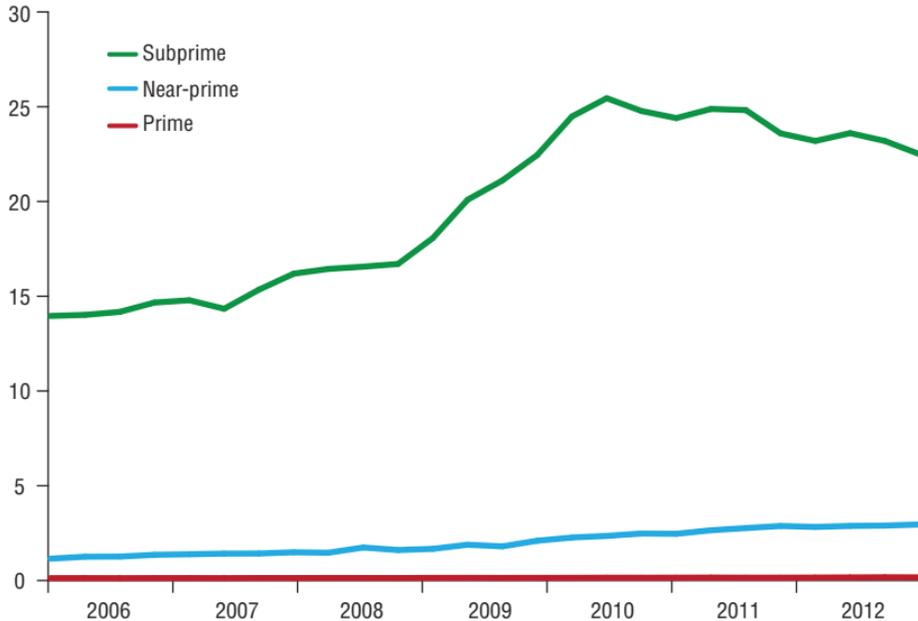
Percent seriously delinquent



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.