Charts of Consumer Credit Conditions

Percent seriously delinquent 18. 16 14 -12-10 8 New Mexico 6 Louisiana Texas 4 U.S. 2 0 2012 2014 2009 2010 2011 2013 2015 2016 2006 2007 2008 SOURCE: Federal Reserve Bank of New York Consumer Credit Panel/Equifax

Seriously Delinquent Loans in Texas by Risk Score

Seriously Delinquent Student Loans by State

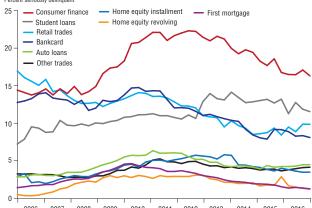


2000 2001 2003 2013 2013 2013 2014 2013 NOTE: Equita Risk Scores fail into the following categories: prime, 680 and above; near-prime, 620–679; subprime, 619 and below.

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

Seriously Delinquent Loans in Texas by Loan Type

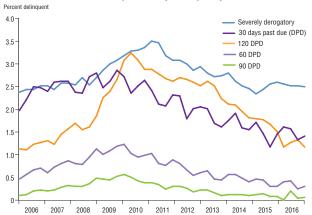




 2006
 2007
 2008
 2009
 2010
 2011
 2012
 2013
 2014
 2015
 2016

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

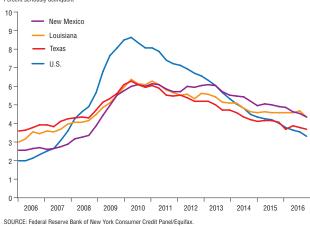
Texas Consumer Loan Delinquencies by Delinquency Status



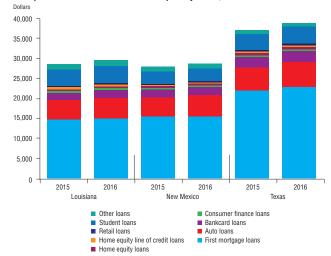
NOTE: Severely derogatory includes those loans with reports of a reposession, charge off to bad debt or foreclosure, at any number of days past due. SOURCE: Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

Seriously Delinquent Loans by State

Percent seriously delinquent



Composition of Debt Balance Per Capita by State, June 2015 and 2016



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