7th Annual Regional & Community Bankers’ Conference
Opening Remarks

Federal Reserve Bank of Boston
October 16, 2008
Jim Nolan
Senior Vice President
Supervision, Regulation & Credit
Loan Mix for Community Banks

6/30/2008

Source: Commercial and Savings Bank Call Reports
Delinquencies and Charge-offs at Community Banks

Source: Commercial and Savings Bank Call Reports. Delinquencies are defined as loans past due 30 days or more plus nonaccruals.
Foreclosure Petition Inventory Rate

As of June 30, 2008

Source: Mortgage Bankers Association / Haver Analytics
Delinquency Rate on 1-4 Family Mortgage Loans
Commercial and Savings Banks with Assets LE $10 Billion

Source: Commercial and Savings Bank Call Reports. Delinquencies are defined as loans past due 90 days or more plus nonaccruals.
Delinquency Rate on Construction Loans
US Commercial and Savings Banks

Source: Commercial and Savings Bank Call Reports. Delinquencies are defined as loans past due 90 days or more plus nonaccruals.
Delinquency Rate on Construction and Development Loans
Commercial and Savings Banks with Assets LE $10 Billion

Source: Commercial and Savings Bank Call Reports. Delinquencies are defined as loans past due 90 days or more plus nonaccruals.
Delinquency Rate on Commercial Real Estate Loans
US Commercial and Savings Banks
As of June 30, 2008

Source: Commercial and Savings Bank Call Reports. Delinquencies are defined as loans past due 90 days or more plus nonaccruals.
Delinquency Rate on Commercial Real Estate Loans
Commercial and Savings Banks with Assets LE $10 Billion

Source: Commercial and Savings Bank Call Reports. Delinquencies are defined as loans past due 90 days or more plus nonaccruals.

*Excludes construction loans

New England
US

Source: Commercial and Savings Bank Call Reports. Delinquencies are defined as loans past due 90 days or more plus nonaccruals.
Delinquency Rate on Commercial & Industrial Loans

Commercial and Savings Banks with Assets LE $10 Billion

Source: Commercial and Savings Bank Call Reports. Delinquencies are defined as loans past due 90 days or more plus nonaccruals.
Questions & Comments