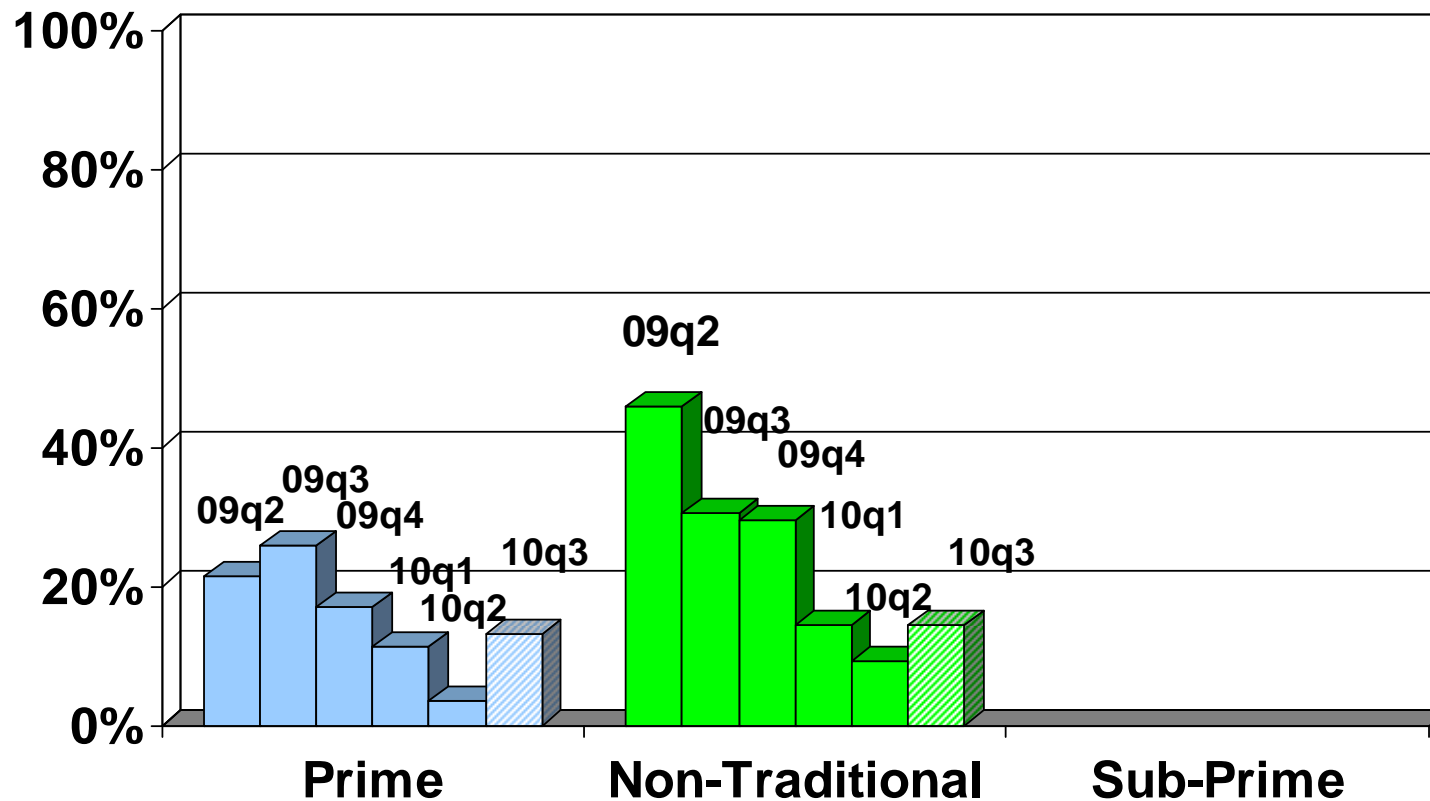


Percentage of Large U.S. Banks Reporting Tougher Standards on Residential Loans

2009 – 2010q3*

Source: Federal Reserve, Board of Governors



*No Sub-Prime data reported for 09q2 – 10q3

