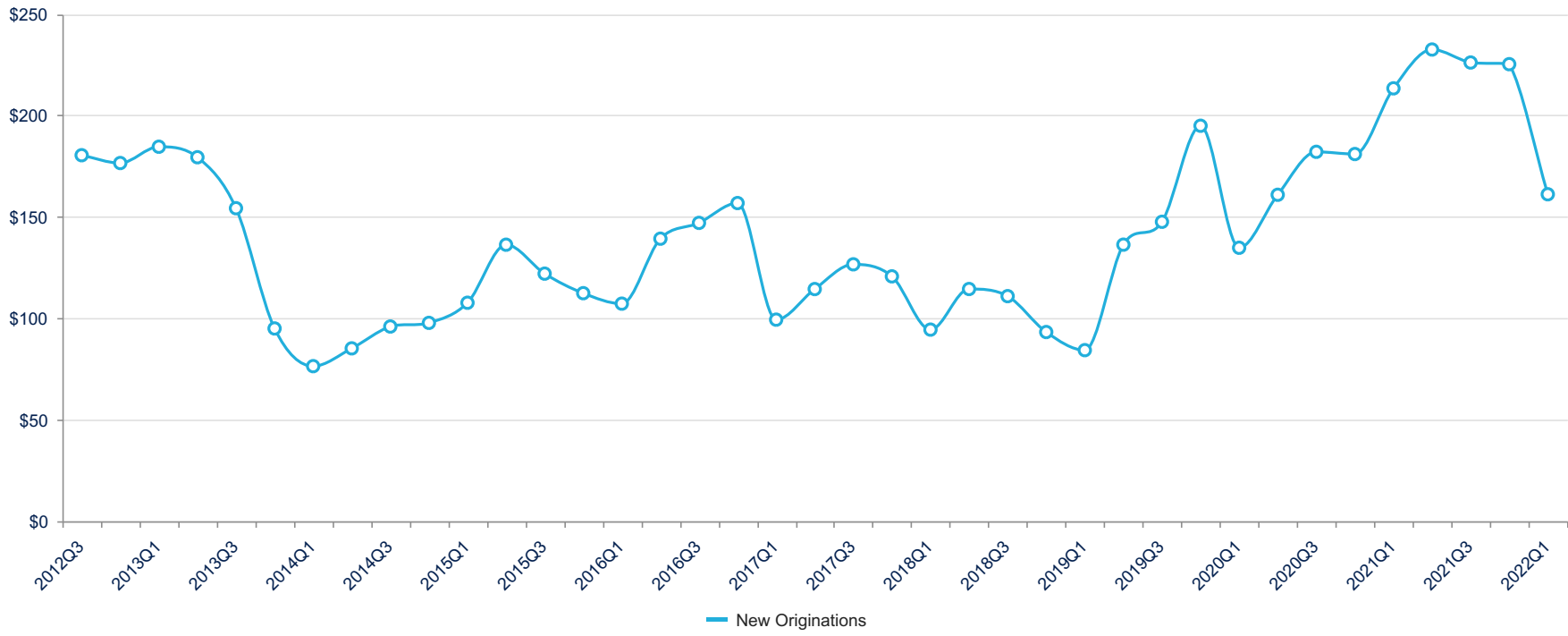


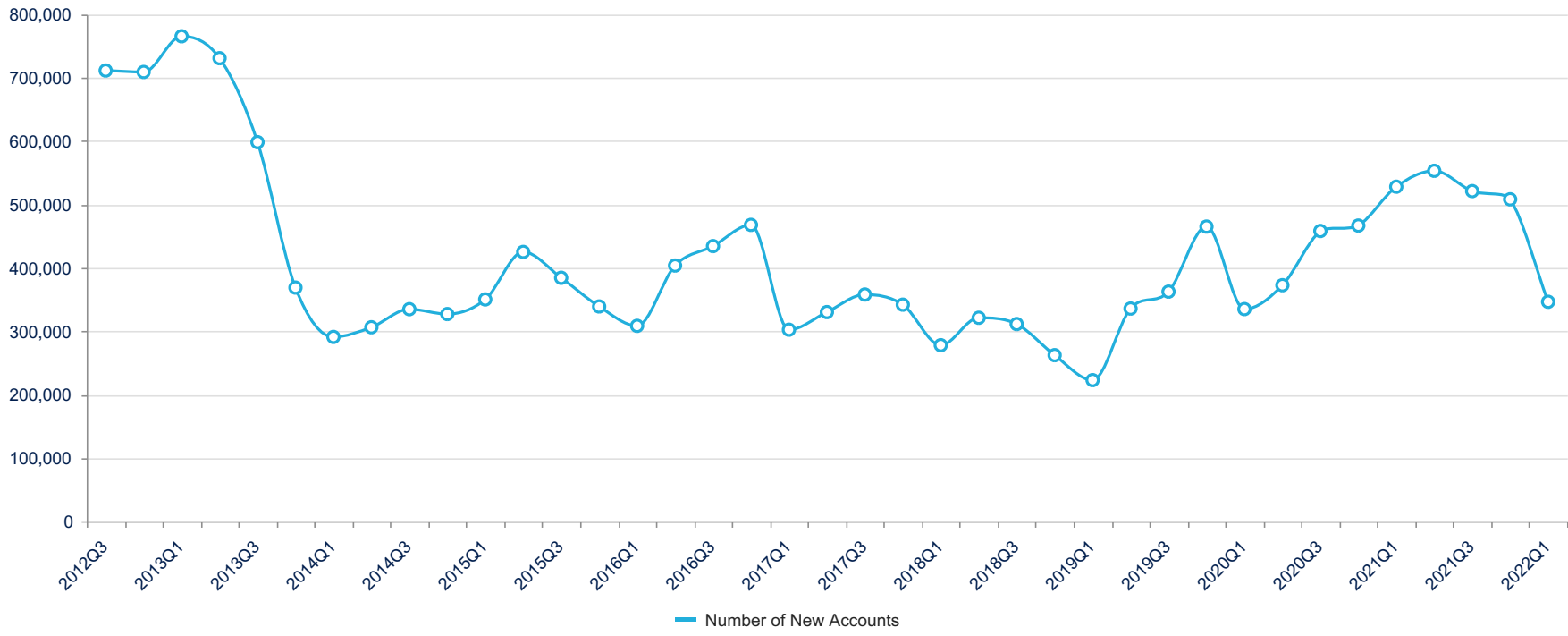
First Lien Mortgage Originations: New Originations (\$Billions)



Source: Philadelphia Fed FR Y-14M Data

Note: These data include total bank loans originated and held in portfolio in a given quarter, including those that will later be sold or securitized.

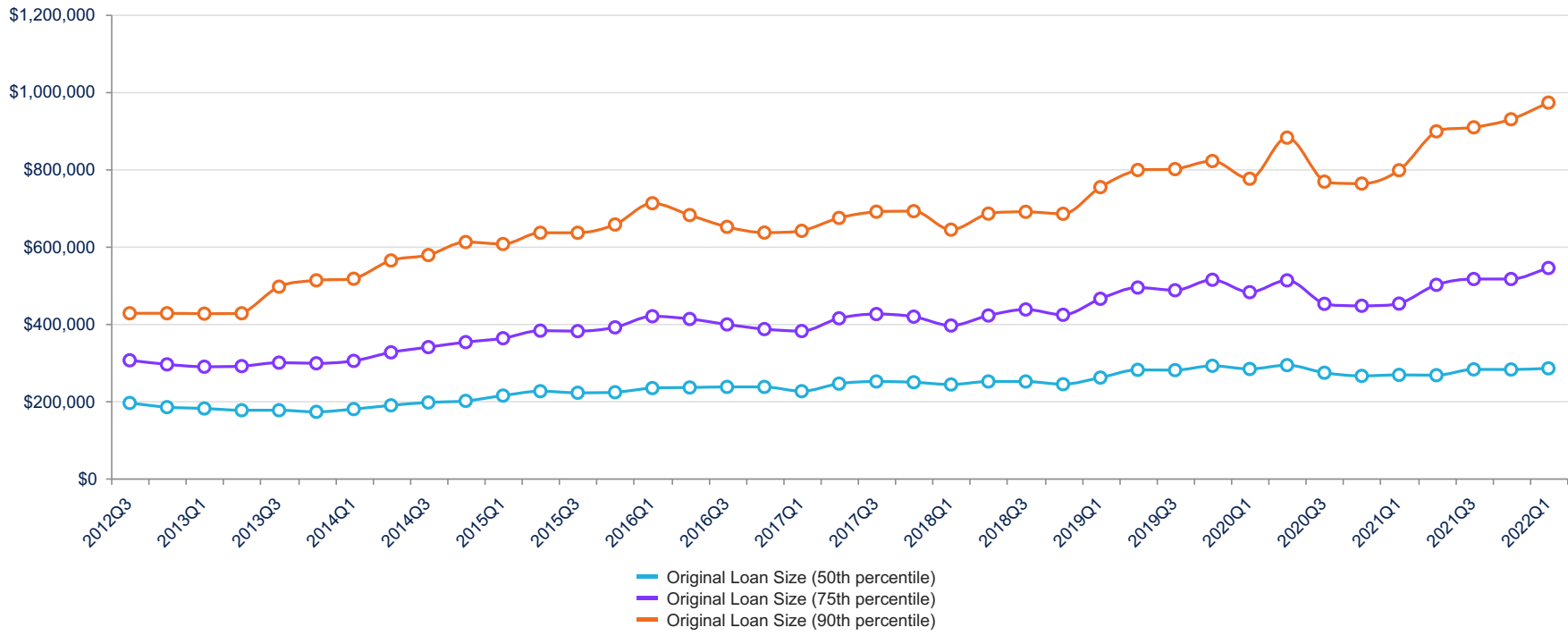
First Lien Mortgage Originations: Number of New Accounts



Source: Philadelphia Fed FR Y-14M Data

Note: These data include total bank loans originated and held in portfolio in a given quarter, including those that will later be sold or securitized.

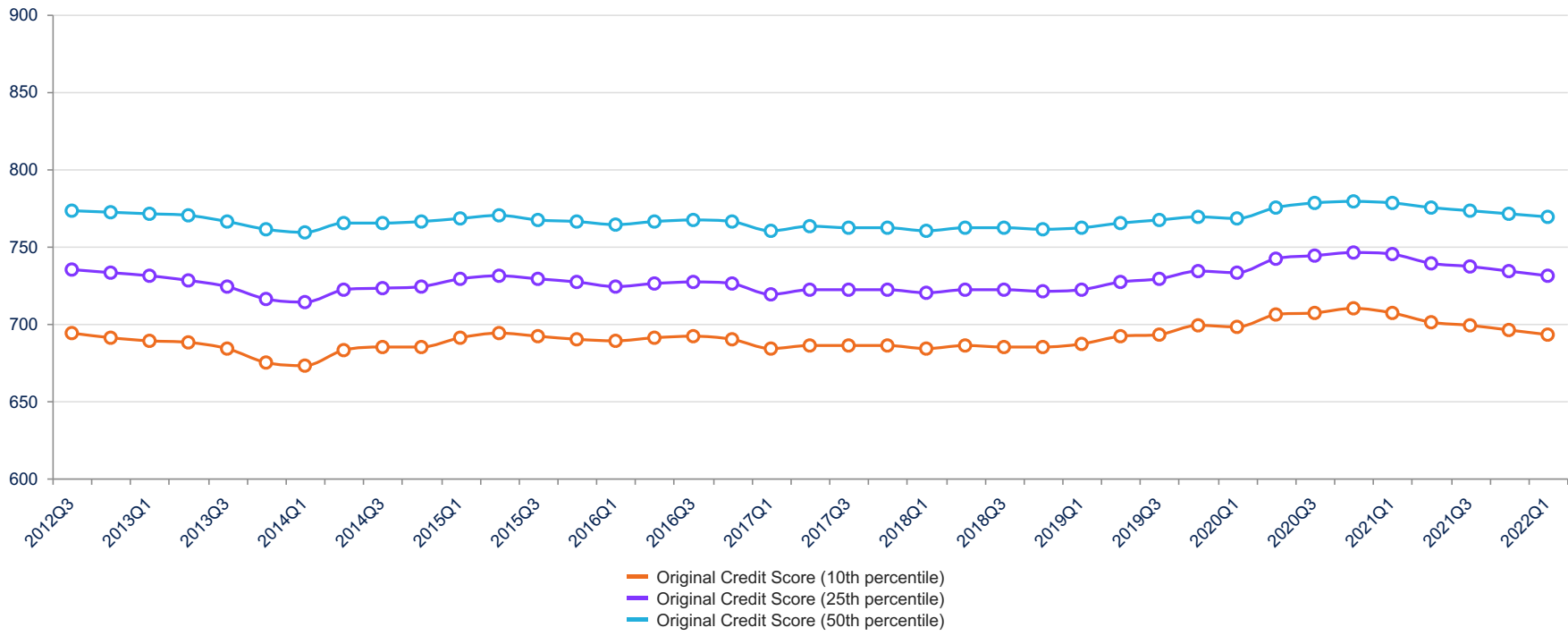
First Lien Mortgage Originations: Percentile: Original Loan Size (\$)



Source: Philadelphia Fed FR Y-14M Data

Note: These data include total bank loans originated and held in portfolio in a given quarter, including those that will later be sold or securitized.

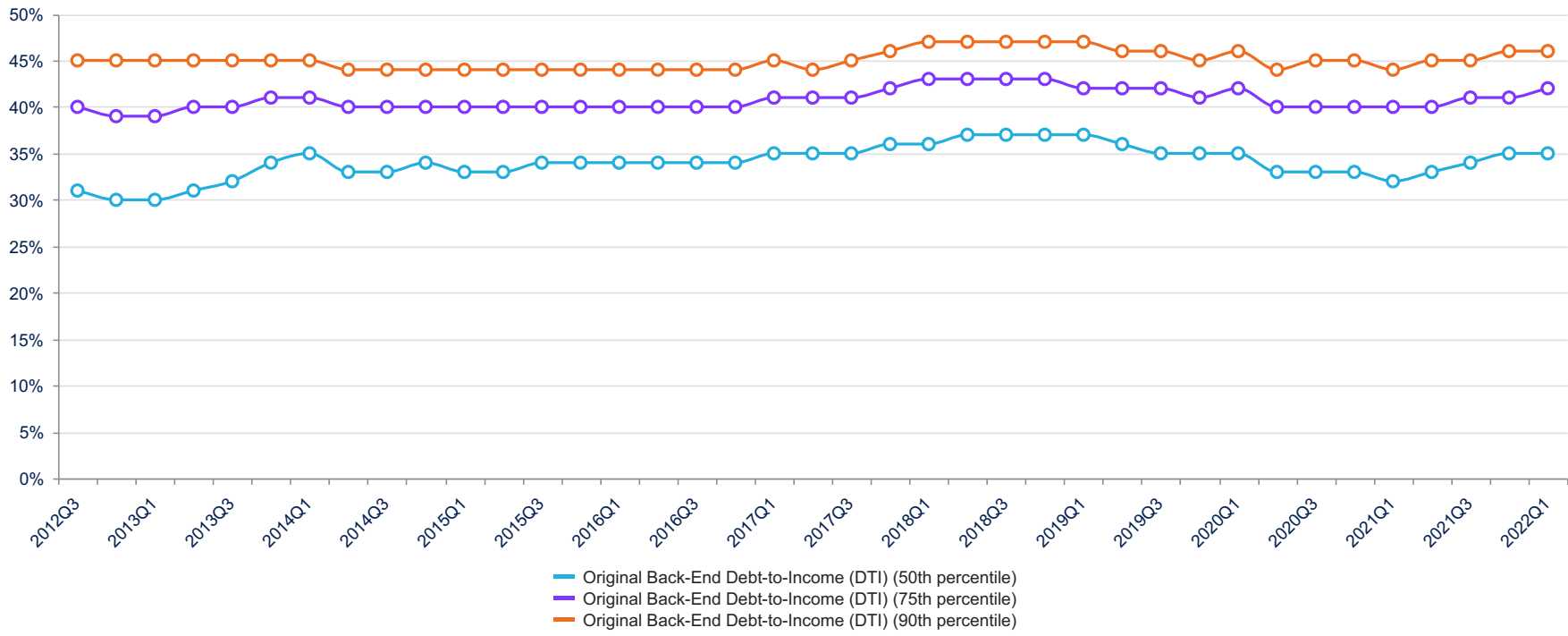
First Lien Mortgage Originations: Percentile: Original Credit Score



Source: Philadelphia Fed FR Y-14M Data

Note: These data include total bank loans originated and held in portfolio in a given quarter, including those that will later be sold or securitized.

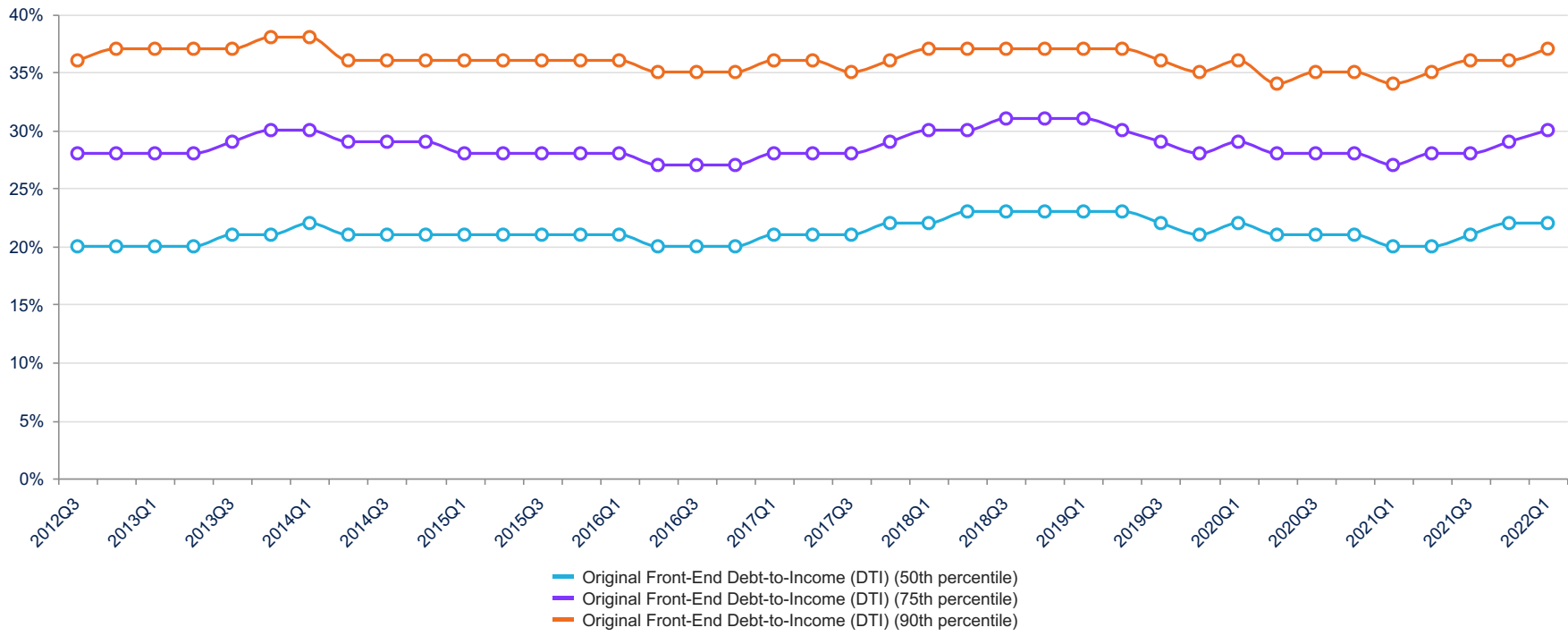
First Lien Mortgage Originations: Percentile: Original Back-End Debt-to-Income (DTI)



Source: Philadelphia Fed FR Y-14M Data

Note: These data include total bank loans originated and held in portfolio in a given quarter, including those that will later be sold or securitized.

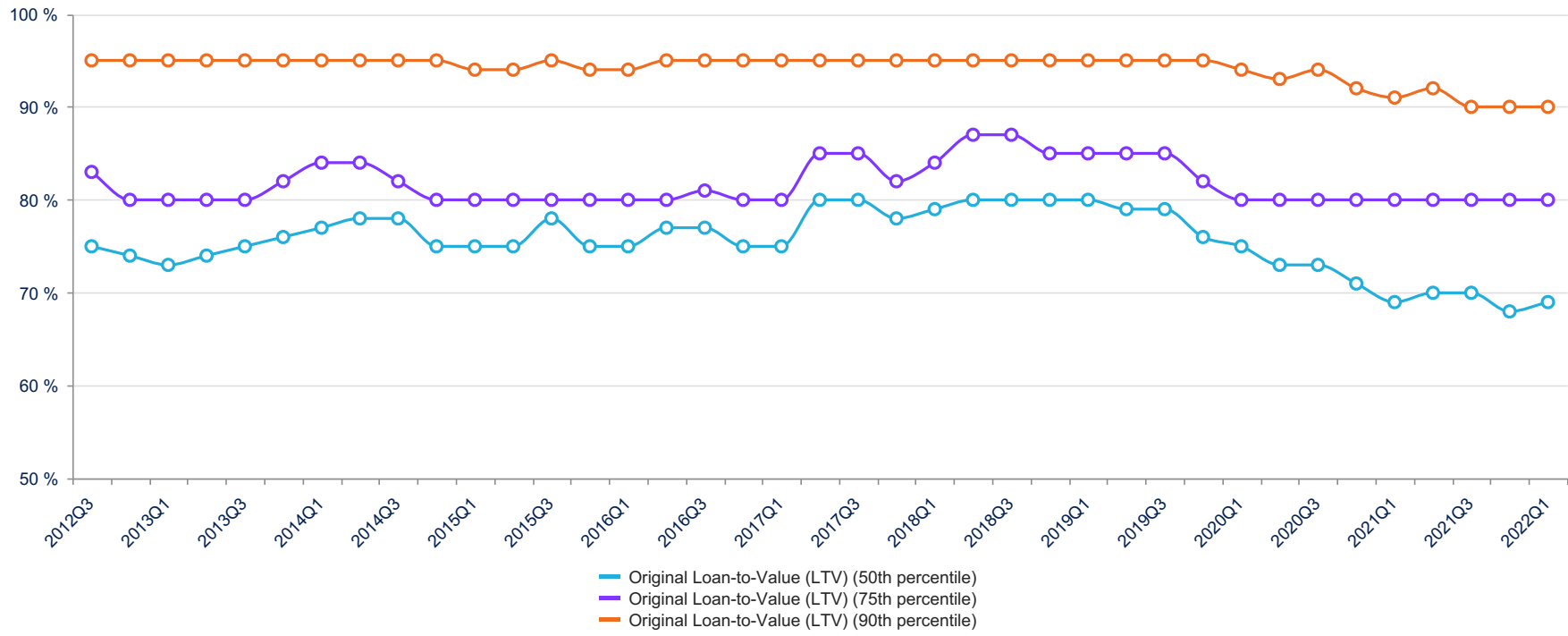
First Lien Mortgage Originations: Percentile: Original Front-End Debt-to-Income (DTI)



Source: Philadelphia Fed FR Y-14M Data

Note: These data include total bank loans originated and held in portfolio in a given quarter, including those that will later be sold or securitized.

First Lien Mortgage Originations: Percentile: Original Loan-to-Value (LTV)



Source: Philadelphia Fed FR Y-14M Data

Note: These data include total bank loans originated and held in portfolio in a given quarter, including those that will later be sold or securitized.