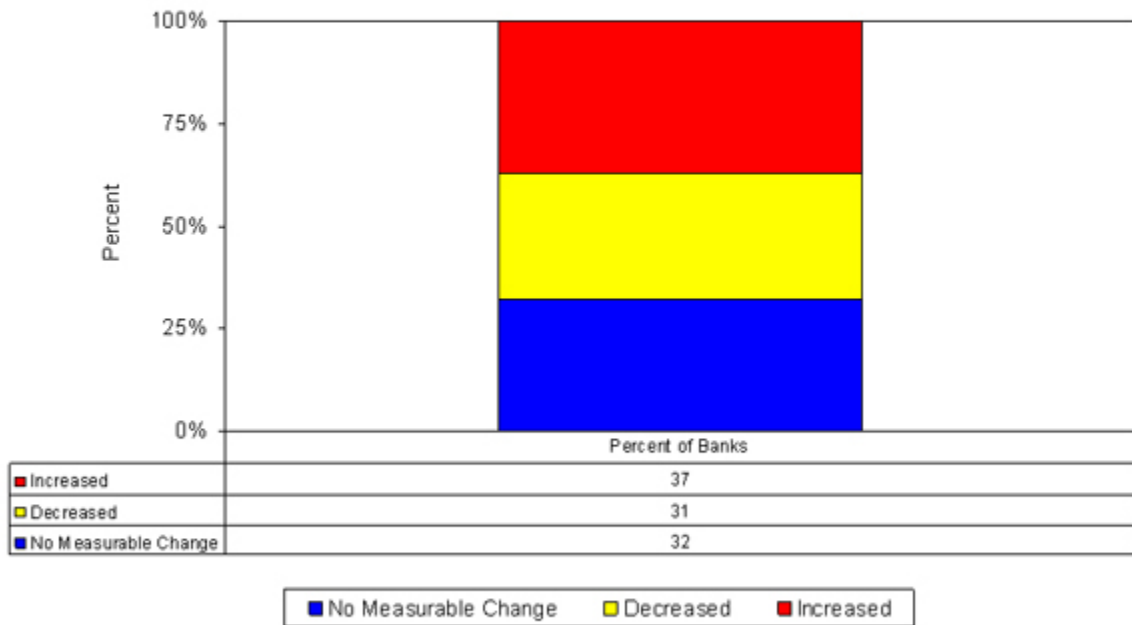
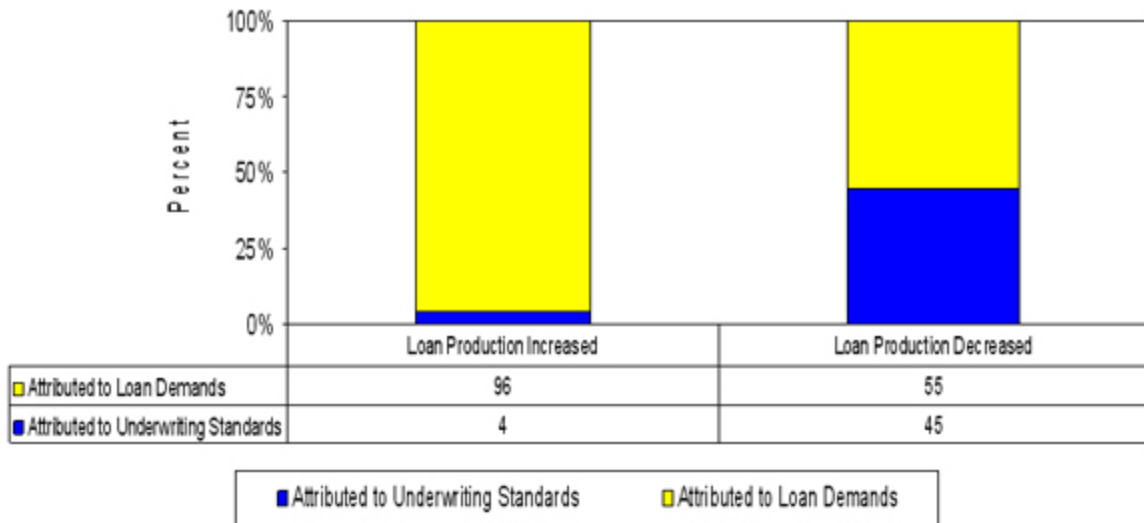


Graphs

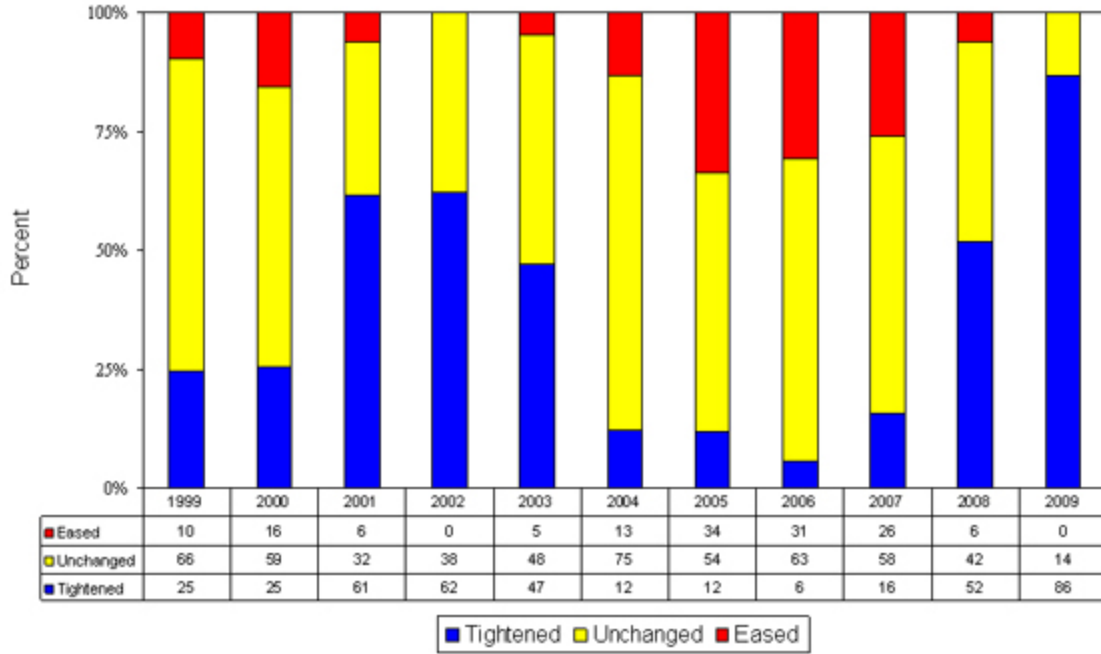
Overall Annual Change in Loan Production



Sources of Loan Production Change

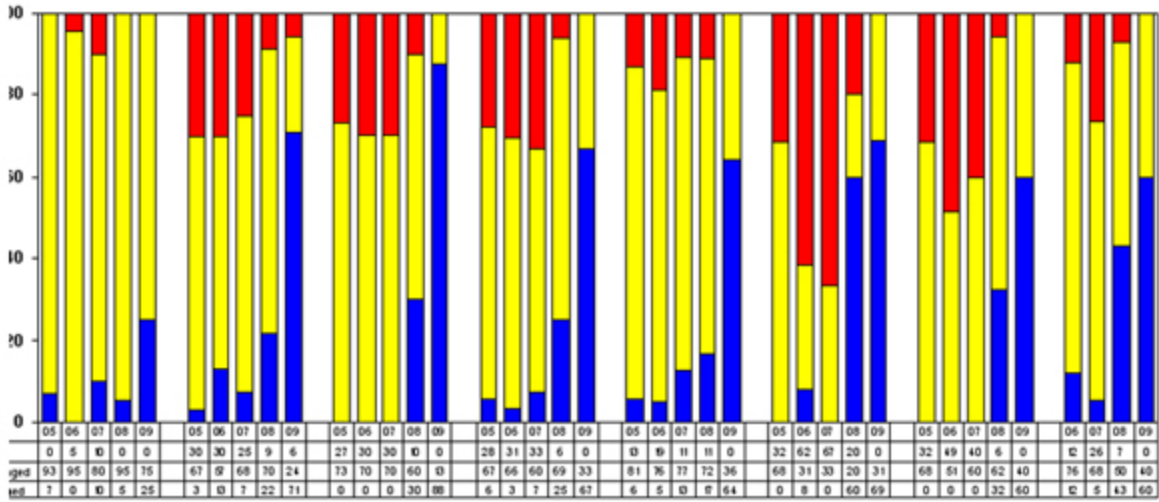


Overall Commercial Credit Underwriting Trends



Commercial Underwriting Trends

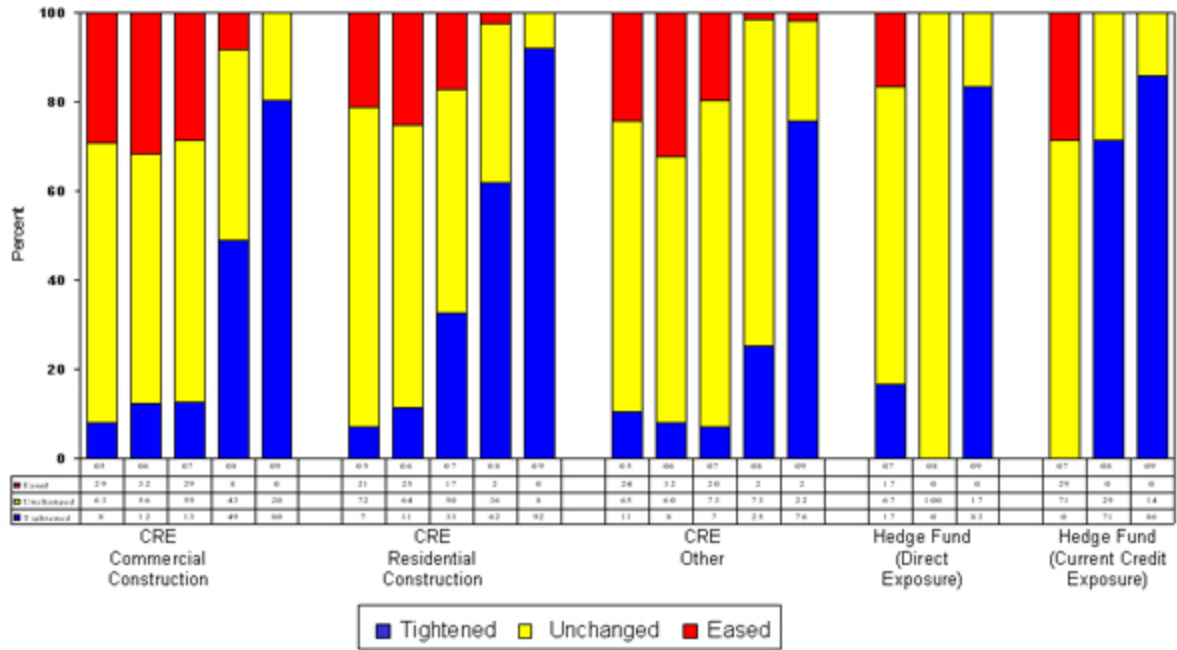
By Product Type



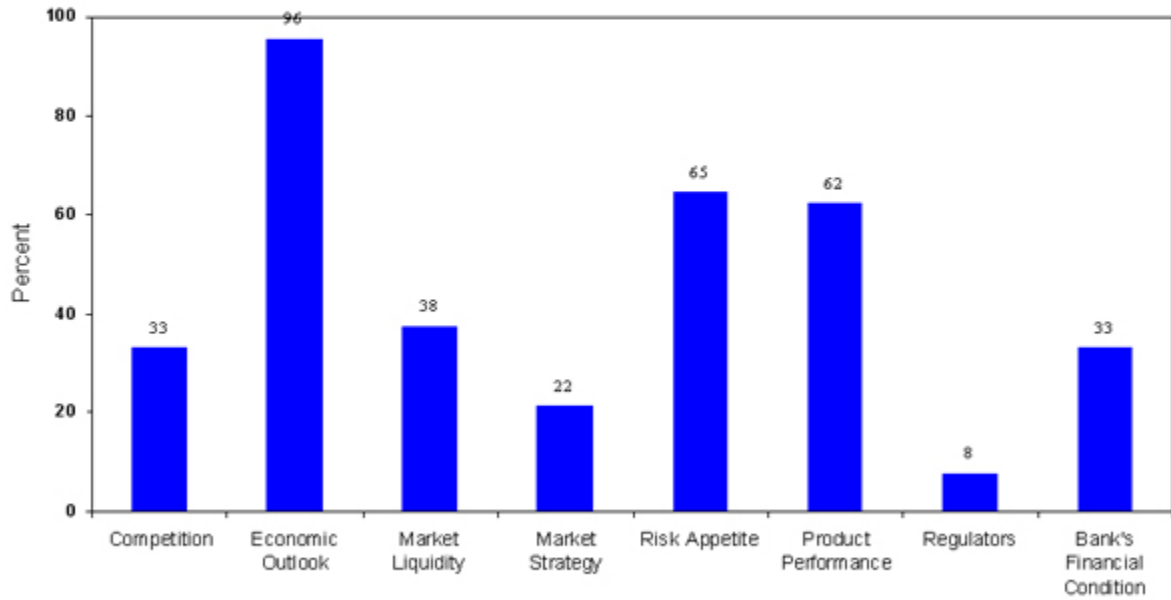
■ Tightened ■ Unchanged ■ Eased

Commercial Underwriting Trends

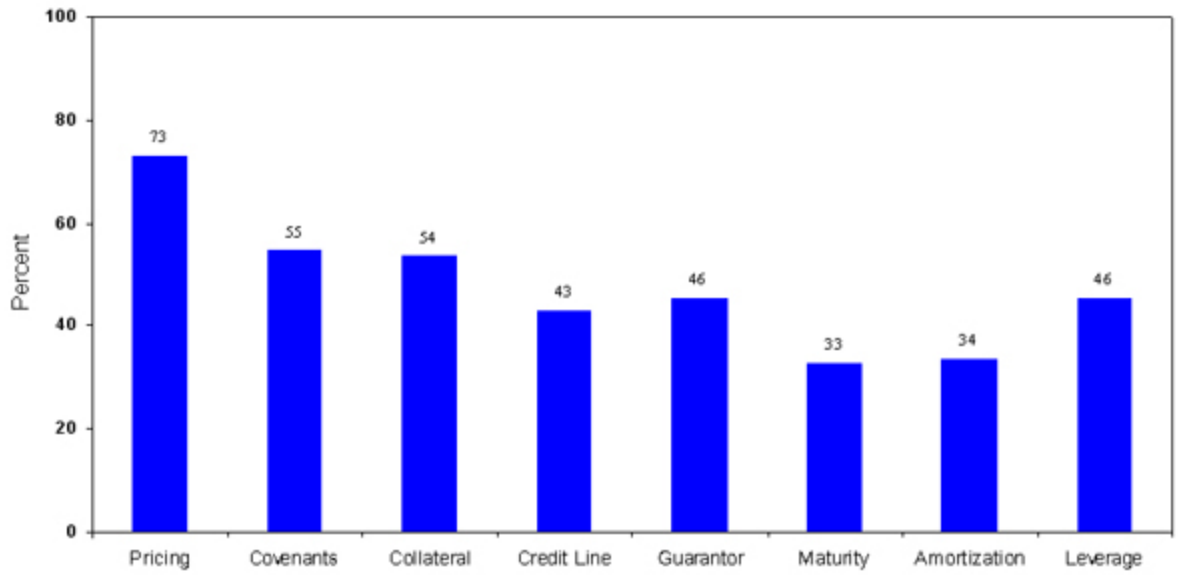
By Product Type (Continued)



Reasons for Tightening Commercial Underwriting Standards

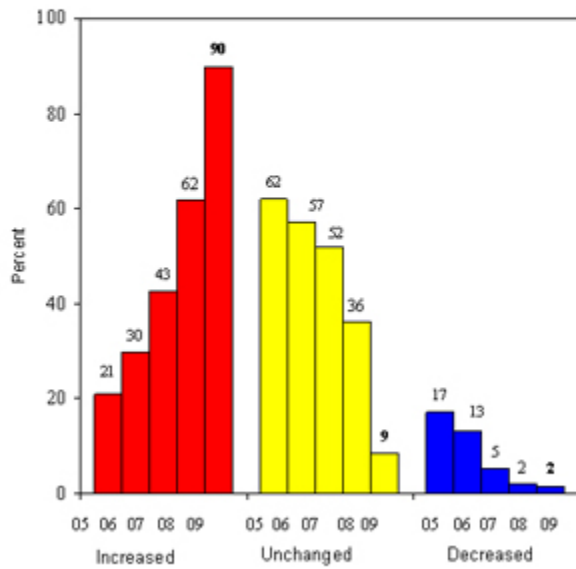


Methods Used to Tighten Commercial Underwriting Standards

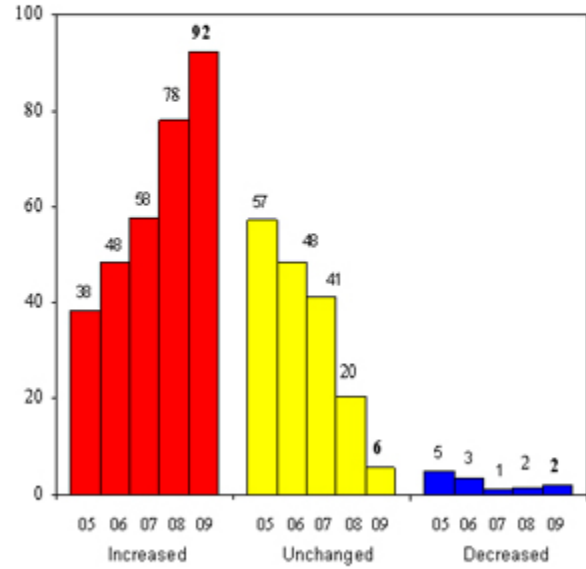


Commercial Credit Risk Trends

Past 12 Months

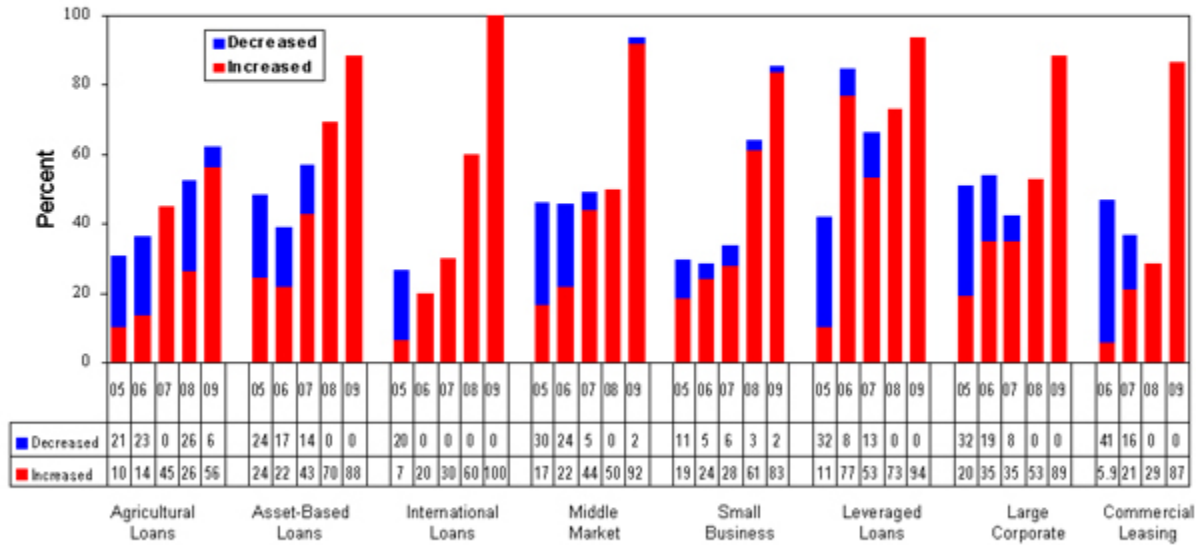


Next 12 Months



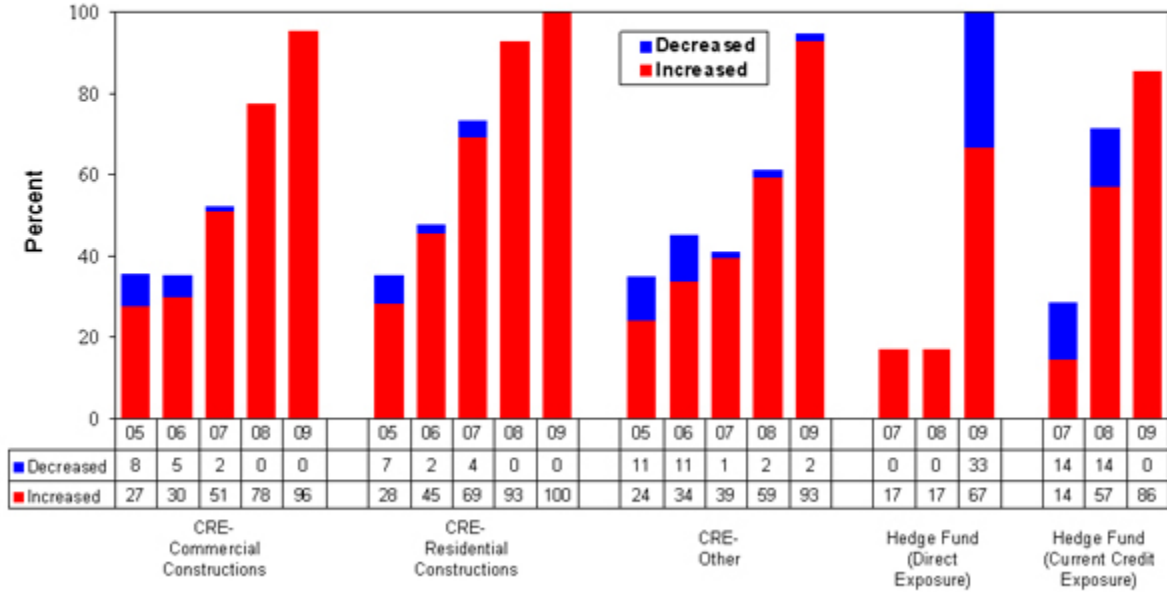
Commercial Credit Risk Trends

Current Credit Risk Change By Product Type

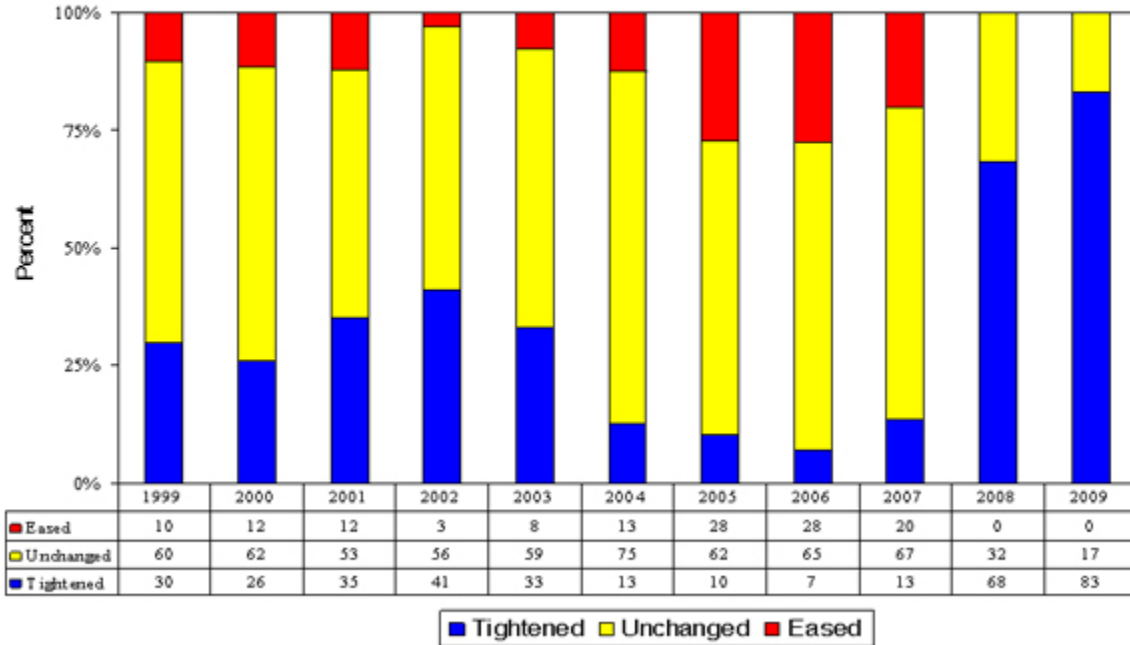


Commercial Credit Risk Trends

Current Credit Risk Change By Product Type (Continued)

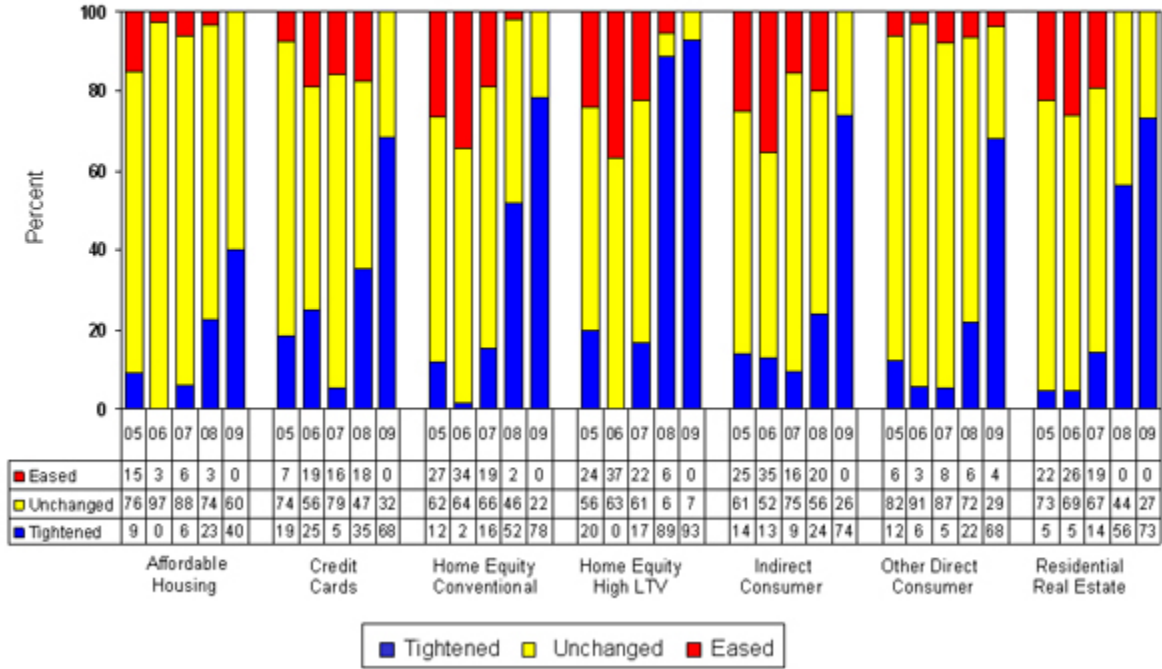


Overall Retail Credit Underwriting Trends

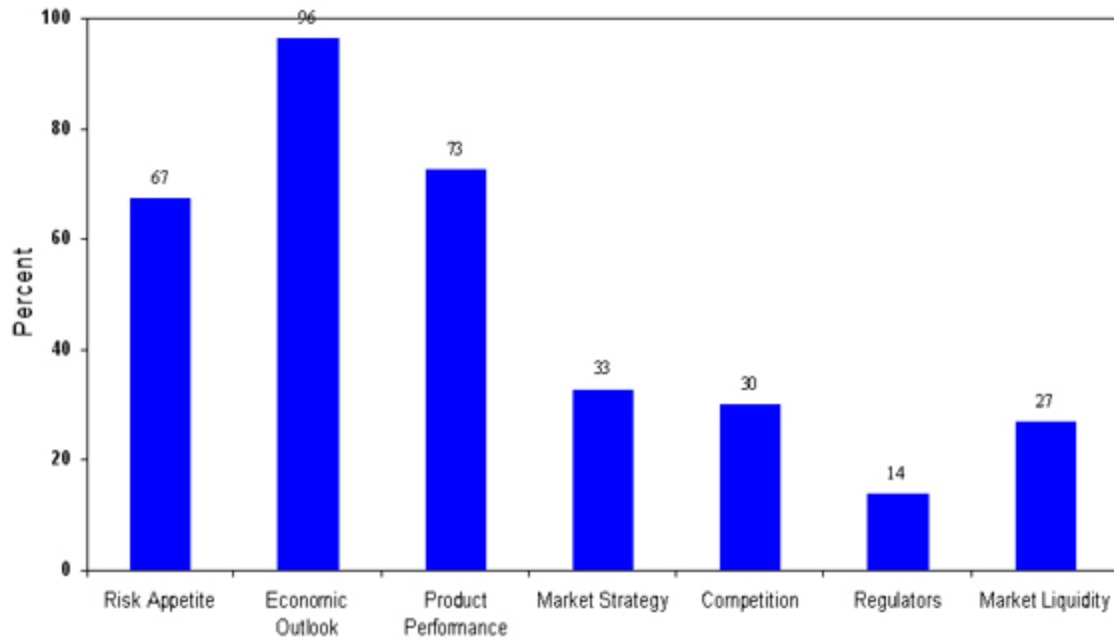


Retail Underwriting Trends

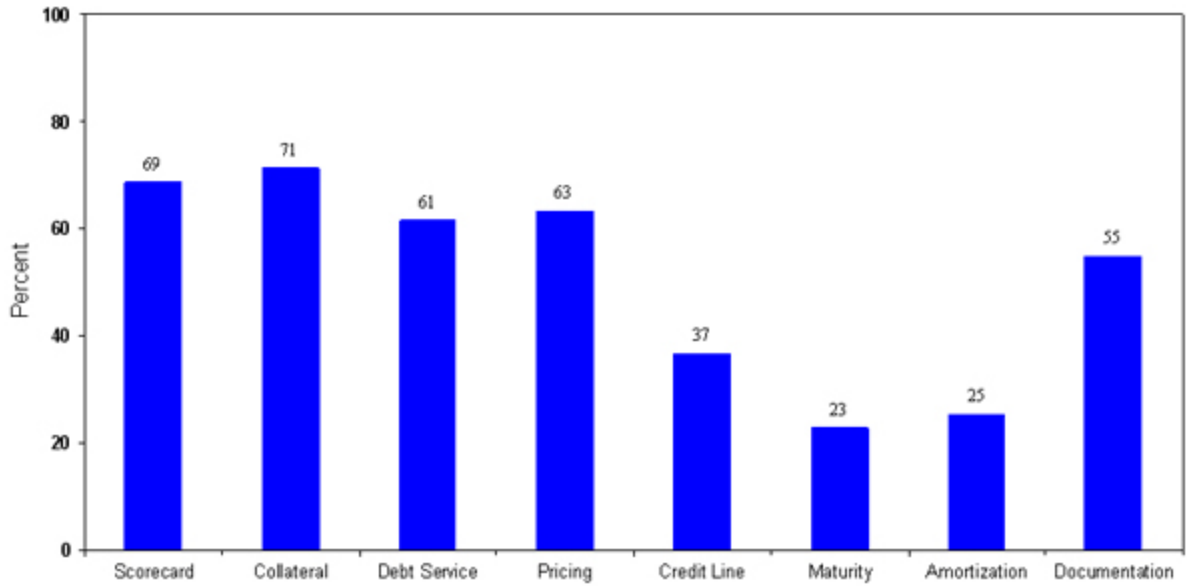
By Product Type



Reasons for Tightening Retail Underwriting Standards

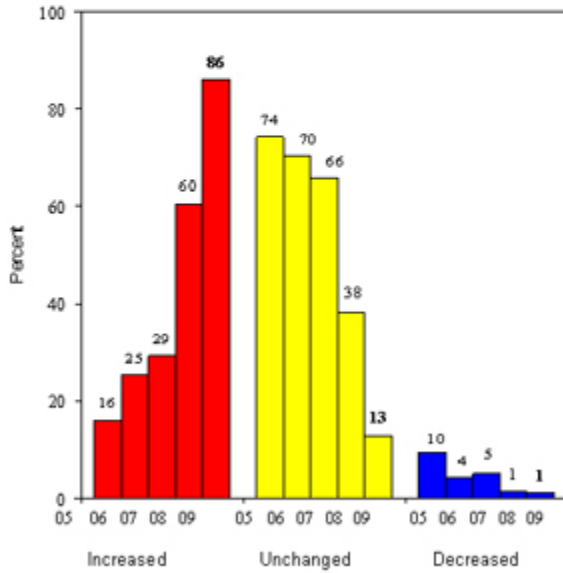


Methods Used to Tighten Retail Underwriting Standards

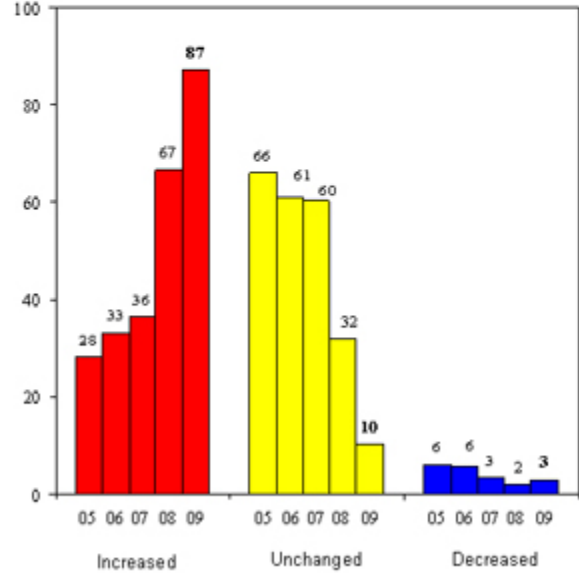


Retail Credit Risk Trends

Past 12 Months

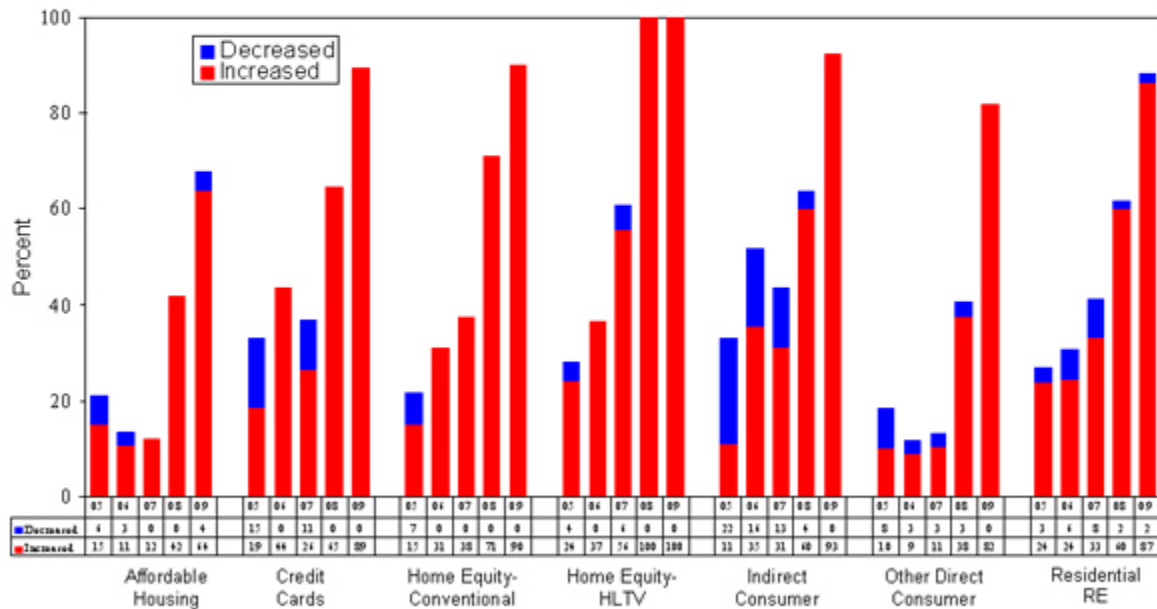


Next 12 Months

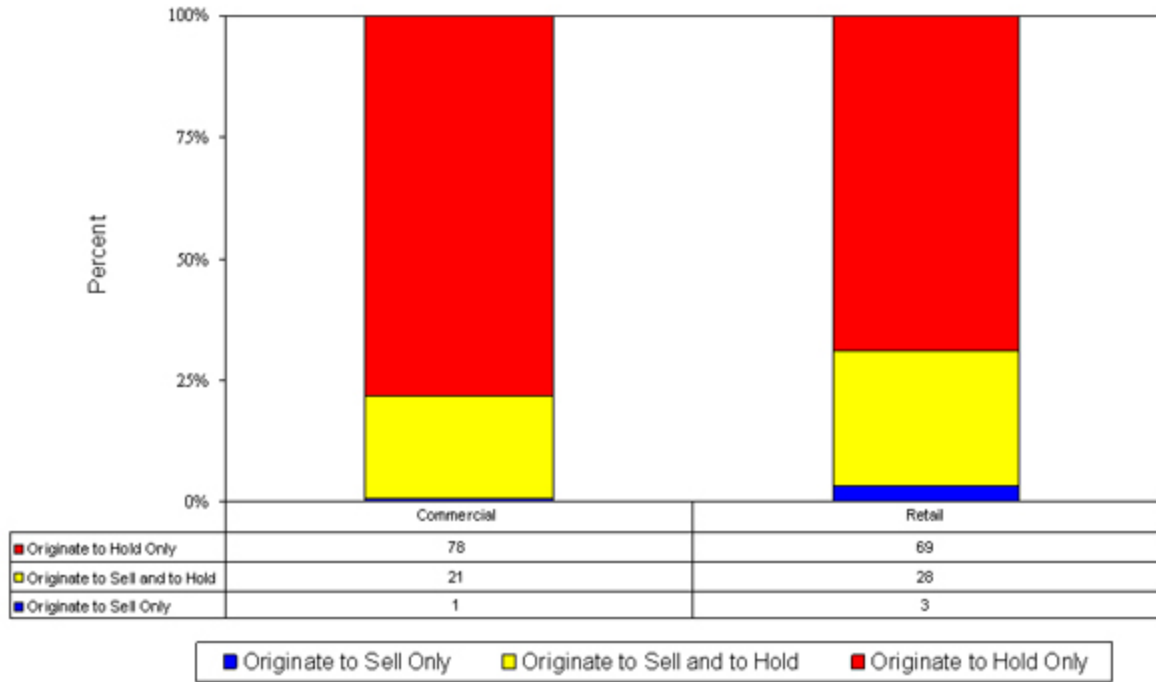


Retail Credit Risk Trends

Current Credit Risk Change By Product Type



Origination Purpose



Residential Real Estate Lending Origination Channels

