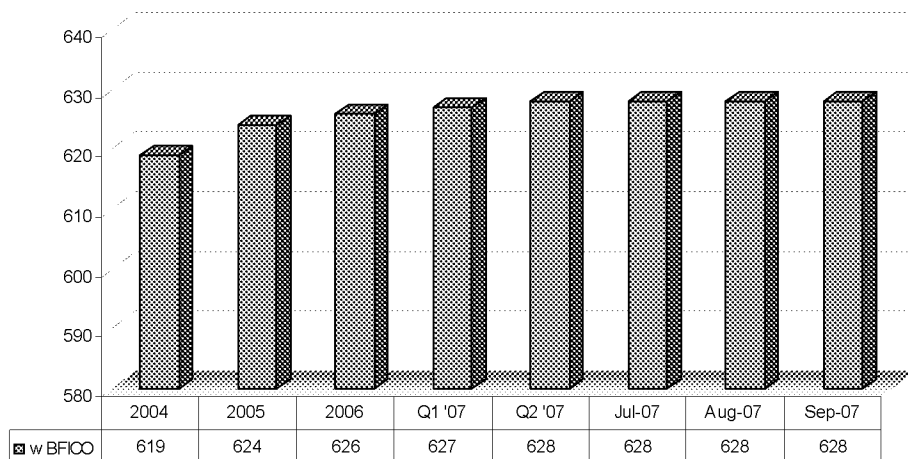
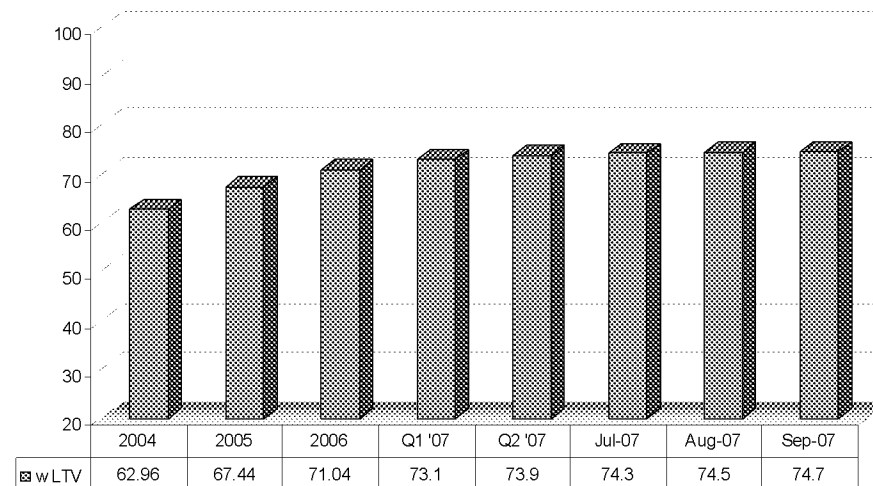


U.S. Branch Network Real Estate – Total Portfolio Credit Quality

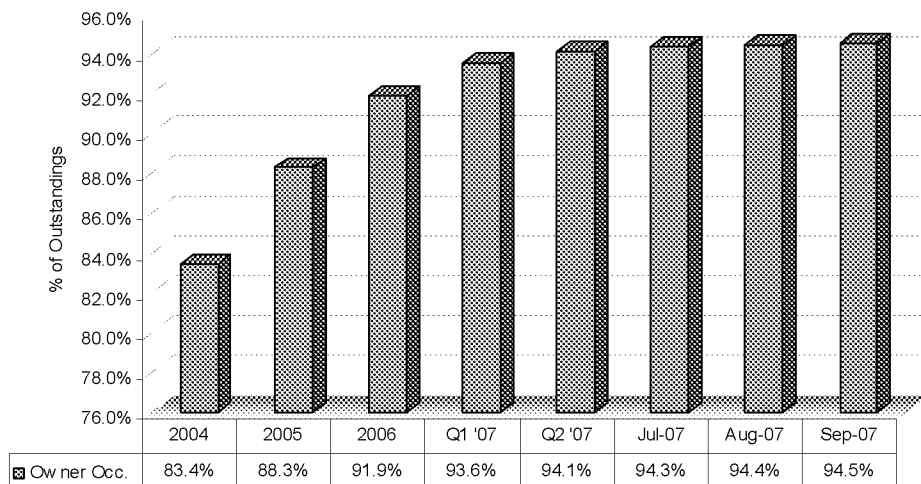
Weighted Booking FICO Trend



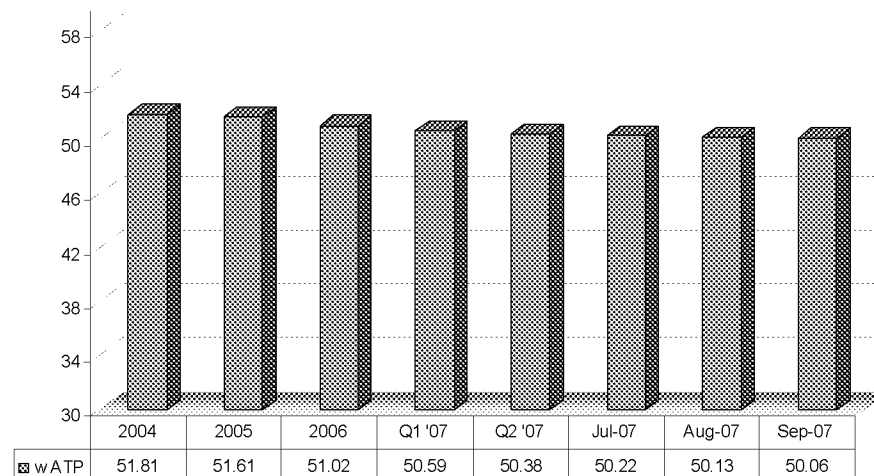
Weighted LTV Trend



Occupancy Trend



Weighted ATP Trend
(Inverse of DTI)



- Avg booked FICO is up 9 points since 2004; consistent ability to pay as full verification of income is required on all loans
- Currently more than 94% of real estate receivables (100% of new bookings) are secured by owner occupied properties