

HELOCs
As of March 31, 2009



All Banks

	Total Assets	HELOCs											
		HELOCs	% of Assets	30-89	90+	Non-Accrual	Non-Current & Non-Accrual	C/O	30-89%	90+%	NA%	NC & NA%	C/O%
2Q07	\$ 12,277,954,246	\$ 576,507,970	4.70%	\$ 4,149,797	\$ 413,003	\$ 2,447,988	\$ 2,860,991	\$ 772,993	0.72%	0.07%	0.42%	0.50%	0.13%
3Q07	\$ 12,726,026,625	\$ 591,371,893	4.65%	\$ 5,404,584	\$ 530,810	\$ 3,115,128	\$ 3,645,938	\$ 1,607,184	0.91%	0.09%	0.53%	0.62%	0.27%
4Q07	\$ 13,050,707,168	\$ 611,391,585	4.68%	\$ 6,926,355	\$ 784,113	\$ 4,441,376	\$ 5,225,489	\$ 2,914,151	1.13%	0.13%	0.73%	0.85%	0.48%
1Q08	\$ 13,388,825,401	\$ 624,920,010	4.67%	\$ 7,247,172	\$ 824,353	\$ 5,937,449	\$ 6,761,802	\$ 2,381,377	1.16%	0.13%	0.95%	1.08%	0.38%
2Q08	\$ 13,317,731,188	\$ 646,889,542	4.86%	\$ 6,805,119	\$ 869,404	\$ 7,617,663	\$ 8,487,067	\$ 5,611,326	1.05%	0.13%	1.18%	1.31%	0.87%
3Q08	\$ 13,613,150,055	\$ 652,118,875	4.79%	\$ 7,601,188	\$ 1,028,655	\$ 6,716,379	\$ 7,745,034	\$ 7,090,496	1.17%	0.16%	1.03%	1.19%	1.09%
4Q08	\$ 13,905,958,629	\$ 667,495,255	4.80%	\$ 11,884,922	\$ 4,468,502	\$ 6,296,411	\$ 10,764,913	\$ 9,885,958	1.78%	0.67%	0.94%	1.61%	1.48%
1Q09	\$ 13,595,437,584	\$ 674,334,105	4.96%	\$ 10,379,403	\$ 5,114,527	\$ 8,281,960	\$ 13,396,487	\$ 3,961,012	1.54%	0.76%	1.23%	1.99%	0.59%

