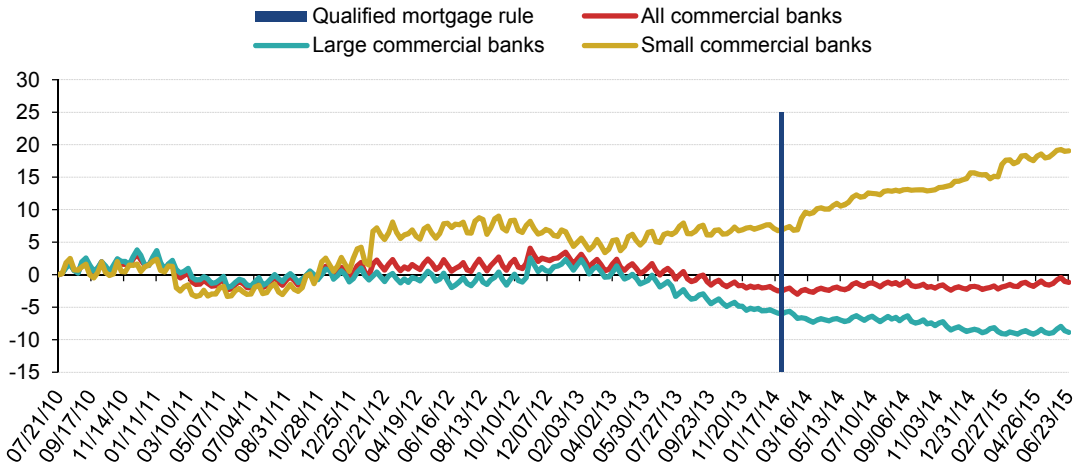


Cumulative change in residential real estate loans

For US commercial banks (%)



Data compiled July 8, 2015.

Data is based on the H.8 report released by the Federal Reserve on July 2, 2015, and is not seasonally adjusted.

Commercial banks include all domestically chartered commercial banks and U.S. branches and agencies of foreign banks. The data is estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (call reports).

Large commercial banks include the top 25 domestically chartered commercial banks, ranked by domestic assets as of the last call report filing.

Small commercial banks include all domestically chartered commercial banks not included in the top 25. The data for these has been benchmarked against the last quarterly call report.

The data for large and small commercial banks is adjusted to remove the estimated effects of mergers and shifts between the small and large commercial banks.

Qualified mortgage rules were implemented Jan. 10, 2014.

Sources: SNL Financial, Federal Reserve

