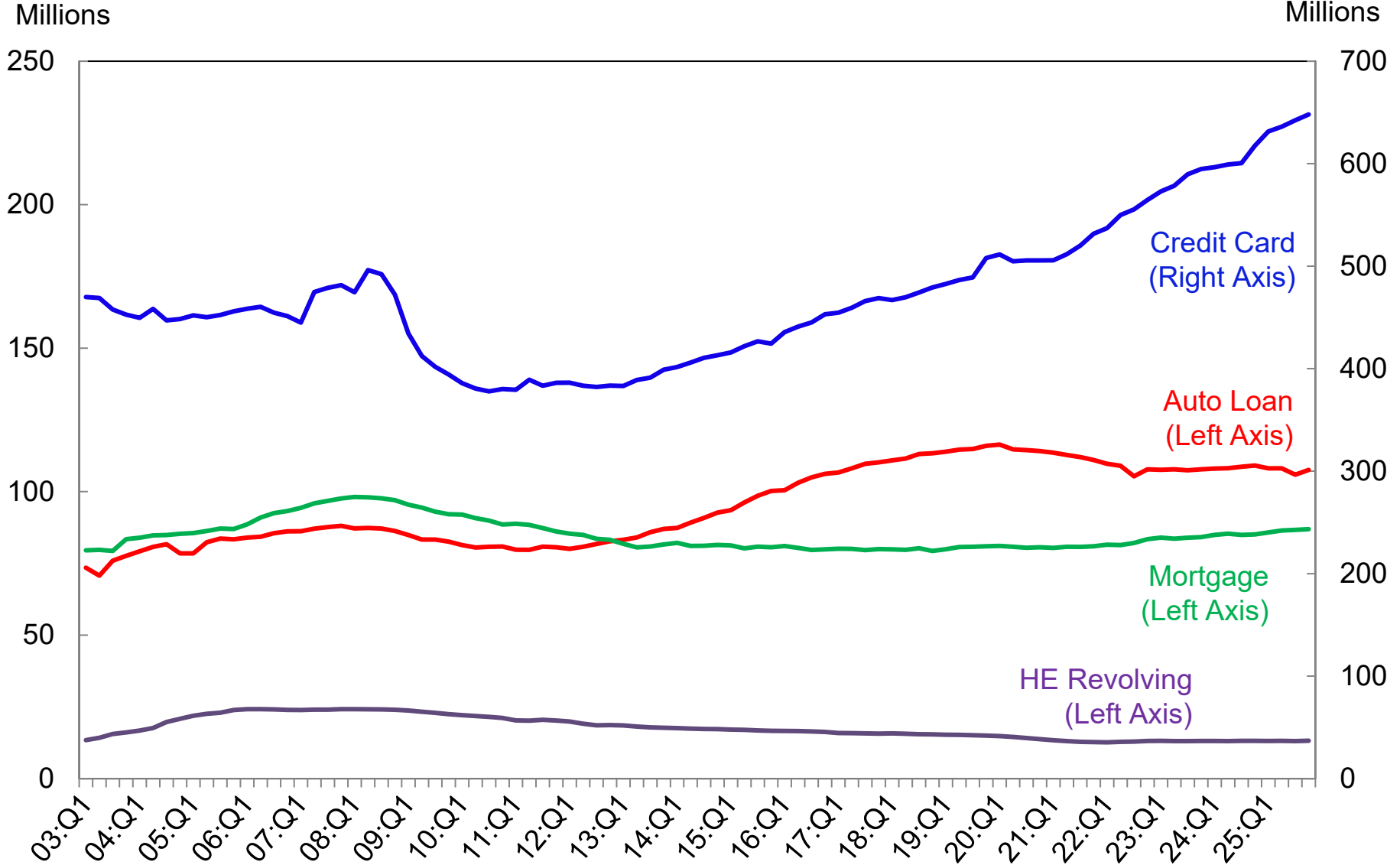


Number of Accounts by Loan Type

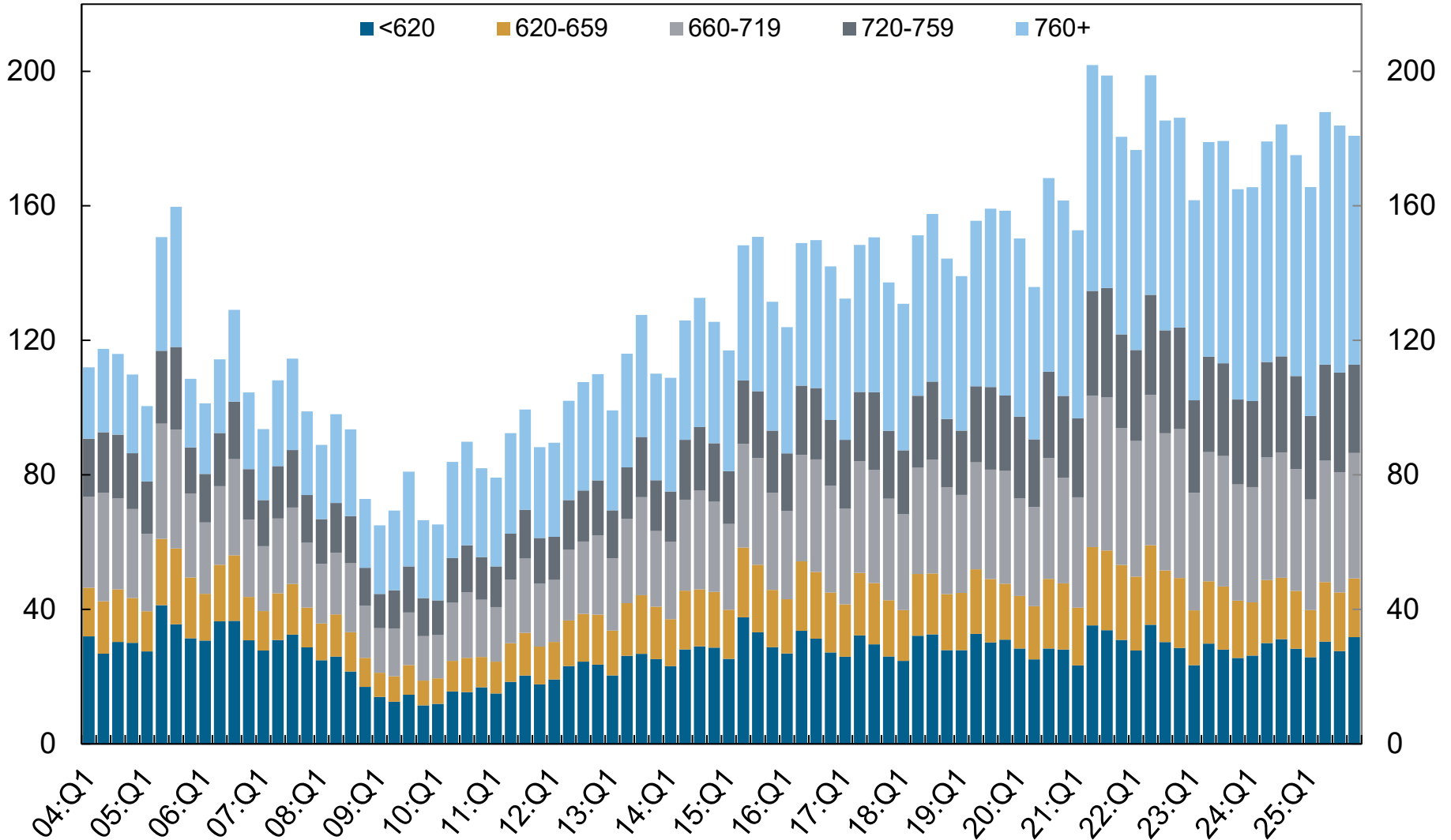


Source: New York Fed Consumer Credit Panel/Equifax

Auto Loan Originations by Credit Score*

Billions of Dollars

Billions of Dollars



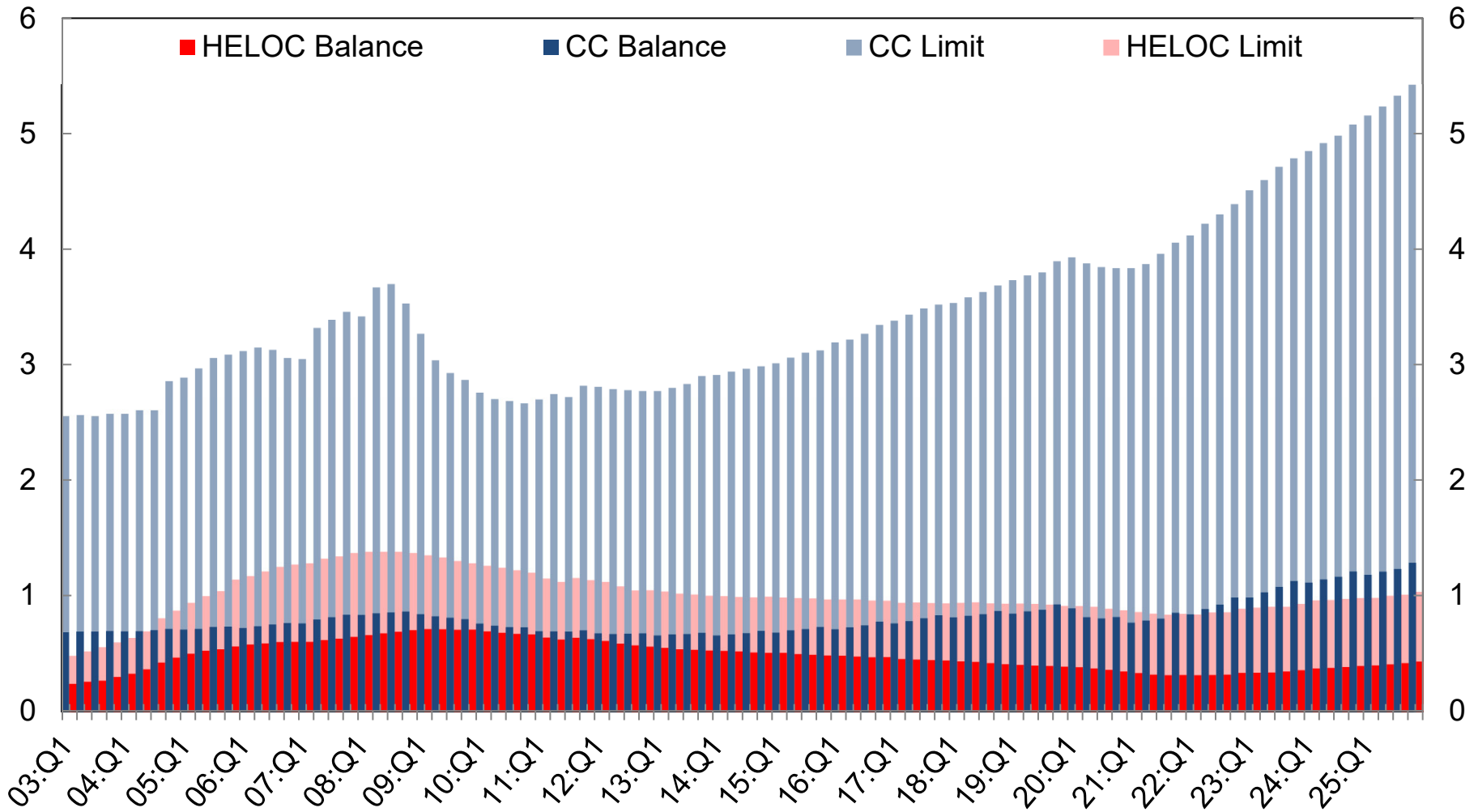
Source: New York Fed Consumer Credit Panel/Equifax

* Credit Score is Equifax Riskscore 3.0

Credit Limit and Balance for Credit Cards and HE Revolving

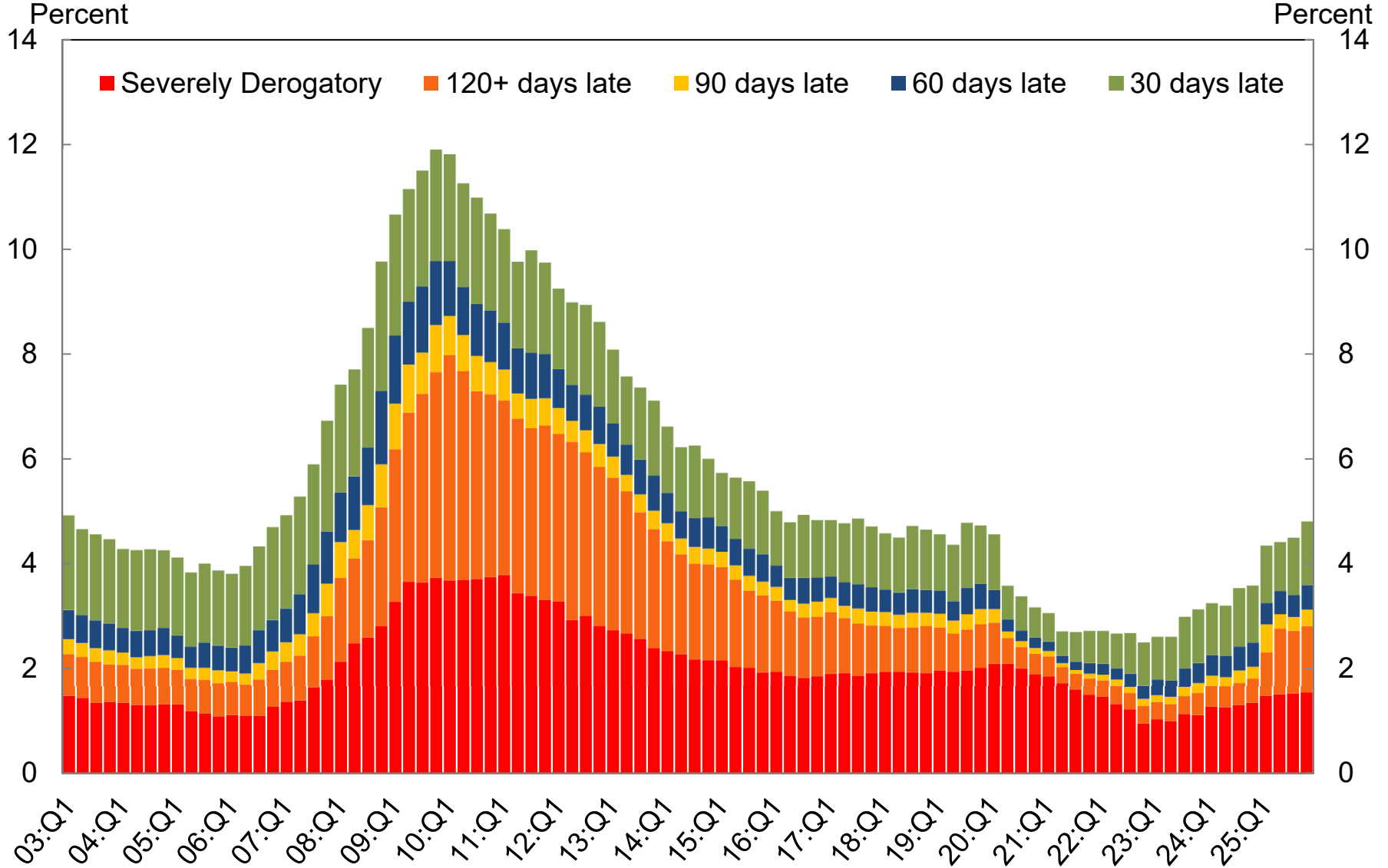
Trillions of Dollars

Trillions of Dollars



Source: New York Fed Consumer Credit Panel/Equifax

Total Balance by Delinquency Status



Source: New York Fed Consumer Credit Panel/Equifax