

**Outstanding Balance of Consumer Loans by Two-Year Probability of Default**

Product	Two-year Probability of Default												Unscoreable
	≤ 1%	1.01-4%	4.01-7%	7.01-10%	10.01-14%	14.01-16%	16.01-18%	18.01-20%	20.01-22%	22.01-26%	26.01-30%	>30%	
Nontraditional residential mortgages													
Closed end loans secured by first liens on 1-4 family residential properties													
Closed end loans secured by junior liens on 1-4 family residential properties													
Revolving, open-end first liens and credit lines secured by 1-4 family residential properties													
Revolving, open-end junior liens and credit lines secured by 1-4 family residential properties													
Credit cards													
Automobile loans													
Student loans													
Other consumer loans (including single payment and installment) and revolving credit plans other than credit cards													
Consumer leases													
<b>Total</b>													

Note: All reported amounts should exclude the maximum amount recoverable from the U.S. government under guarantee or insurance provisions. Reported amounts should also exclude loans that are fully secured by cash collateral. Nontraditional residential mortgages and unscoreable loans are defined according to 12 C.F.R. Part 327 Appendix C, while other product types are defined according to the instructions for Call Report Schedule RC-C. Closed-end loans on 1-4 family residential properties should exclude loans reported previously as nontraditional residential mortgages.